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### UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NORTH CAROLINA CHARLOTTE DIVISION

In Re: ACE MOTOR ACCEPTANCE CORPORATION,	Case No. 18-30426 Chapter 11  Adversary Proceeding No. 18-03036
Debtor, ACE MOTOR ACCEPTANCE CORPORATION,	) ) DEFENDANT, MCCOY MOTORS, LLC; MCCOY MOTORS, LLC, d/b/a RIDE FAST RESPONSE TO VERIFIED COMPLAINT
Plaintiff,	) )
V.	
MCCOY MOTORS, LLC; MCCOY MOTORS, LLC, d/b/a RIDE FAST; ROBERT MCCOY, JR.; AND MISTY MCCOY,	
) )	

NOW COMES the Defendant/ Creditor MCCOY MOTORS, LLC; MCCOY MOTORS, LLC, d/b/a RIDE FAST ("Defendant"), in this action who hereby responds specifically to the Plaintiff Debtor's ("Plaintiff") Complaint as follows:

- 1. Defendant lacks sufficient knowledge regarding the allegation contained in paragraph 1 of Plaintiff's Complaint.
- 2. Defendant admits the allegation contained in paragraph 2 of Plaintiff's Complaint.
- 3. Defendant admits the allegation in paragraph 3 of Plaintiff's Complaint.
- 4. Defendant admits the allegation contained in paragraph 4 of Plaintiff's Complaint.

- 5. Paragraphs 5, 6, 7 and 8 are legal conclusions, which requires no response. To the extent a response is required, the same is denied.
- 6. Defendant lacks sufficient knowledge regarding the allegation contained in paragraphs 5, 6 of Plaintiff's Complaint.
- 7. Defendant lacks sufficient knowledge regarding the allegation contained in paragraph 7 of Plaintiff's Complaint.
- 8. Defendant lacks sufficient knowledge regarding the allegation in paragraph 8 of Plaintiff's Complaint.
- 9. Defendant denies the allegation in paragraph 9 of Plaintiff's Complaint.
- 10. Defendant denies the allegations contained in paragraph10 of Plaintiff's Complaint.
- 11. Defendant partially admits the allegations contained in paragraphs 11 and 15 of Plaintiff's Complaint with the exception regarding the validity and/or enforceability of said "Agreements" and "Guarantee(s)"
- 12. Defendant lacks sufficient knowledge regarding the allegations in paragraphs 12, 13, 14 of Plaintiff's Complaint.
- 13. Defendant denies the allegations contained in paragraphs 16, 17, 18 of Plaintiff's Complaint.
- 14. Defendant denies the allegation contained in paragraph 19 of Plaintiff's Complaint.
- 15. Paragraphs 20-22 are legal conclusions, which requires no response. To the extent a response is required, the same is denied.
- 16. Paragraph 23 is a legal conclusion, which requires no response. To the extent a response is required, the same is denied. Defendant denies that the "Contracts" were terminated properly by the Debtor.
- 17. Regarding Paragraphs 24, 25, 26, and 27, contained in Plaintiff's Complaint, Defendant denies the allegations; however, said matters have been temporarily resolved by Order of the Court issued June 25, 2018 (copy attached as Exhibit "A").
- 18. Defendant partially admits the allegations contained in paragraphs 28-31 of Plaintiff's Complaint with the exception regarding the validity and/or enforceability of said Agreements.

- 19. Defendant admits the allegation contained in paragraph 32 of Plaintiff's Complaint.
- 20. Defendant denies the allegations contained in paragraph 34 of Plaintiff's Complaint.
- 21. Paragraph 35 is a legal conclusion, which requires no response. To the extent a response is required, the same is denied.
- 22. Defendant lacks sufficient knowledge regarding the allegations in paragraphs 33, 35, 36-37, 38 of Plaintiff's Complaint.
- 23. Defendant denies the allegations contained in paragraphs 39, 40 of Plaintiff's Complaint.
- 24. Defendant partially admits the allegations contained in paragraph 41 of Plaintiff's Complaint with the exception that Defendant contends that Debtor is at a maximum entitled to one-half of said value of contracts and lacks sufficient knowledge regarding the allegation and which specific titles and payments that Debtor is claiming.
- 25. Defendant partially admits the allegations contained in paragraph 42 of Plaintiff's Complaint with the respect to the email notice and Defendant denies the allegations contained in paragraph 42 of Plaintiff's Complaint.
- 26. Defendant admits the allegation contained in paragraph 43 of Plaintiff's Complaint.
- 27. Defendant lacks sufficient knowledge regarding the allegations in paragraph 44 of Plaintiff's Complaint.
- 28. Defendant admits the allegations contained in paragraphs 45-48 of Plaintiff's Complaint.
- 29. Defendant denies the allegations contained in paragraphs 49 of Plaintiff's Complaint and offers text messages on Exhibit "B" as proof that Debtor was in fact the one disabling the GPS systems.
- 30. Defendant denies the allegations contained in paragraph 50 of Plaintiff's Complaint.
- 31. Defendant lacks sufficient knowledge regarding the allegations in paragraph 51 of Plaintiff's Complaint.

- 32. Defendant partially admits the allegations contained in paragraphs 52-53 of Plaintiff's Complaint with the exception that Defendant contends that Debtor is not entitled to sell said Contracts and Agreements because Defendant contends that they own one-half of said contracts.
- 33. Defendant lacks sufficient knowledge regarding the allegations in paragraph 54 of Plaintiff's Complaint.
- 34. Defendant denies the allegations contained in paragraph 55 of Plaintiff's Complaint and requests that the Court determine said dollar amounts.
- 35. Defendant partially admits the allegations contained in paragraph 56 of Plaintiff's Complaint with the exception regarding the validity and/or enforceability of said Agreements.
- 36. Defendant partially admits the allegations contained in paragraph 57 of Plaintiff's Complaint with respect to receiving said Notice of Default; however, denies the past due dollar figure allegation and requests that the Court determine said dollar amounts.
- 37. Defendant partially admits the allegations contained in paragraphs 58-60 of Plaintiff's Complaint with respect to receiving said Notice of Default; however, denies that Defendant was in breach/default.
- 38. Defendant denies the allegations contained in paragraph 61 of Plaintiff's Complaint.
- 39. Defendant admits the allegations contained in paragraph 62 of Plaintiff's Complaint with respect to the fact that Debtor made such demand(s).
- 40. Defendant admits the allegations contained in paragraph 63 of Plaintiff's Complaint but denies that Debtor had the right to make such acceleration, as such right should be determined by the Court.
- 41. Defendant partially admits the allegations contained in paragraphs 64-66 of Plaintiff's Complaint but denies the right of Debtor to enforce said provisions.
- 42. Defendant denies the allegations contained in paragraph 67 of Plaintiff's Complaint.
- 43. Defendant admits the allegations contained in paragraphs 68-69 of Plaintiff's Complaint.
- 44. Defendant lacks sufficient knowledge regarding the allegations in paragraph 70 of Plaintiff's Complaint and denies the allegation(s) of default.

- 45. Defendant admits the allegations contained in paragraph 71 of Plaintiff's Complaint.
- 46. Defendant partially admits the allegations contained in paragraph 72 of Plaintiff's Complaint with respect to receiving said email Notice; however, denies that the Debtor had the right to terminate said servicing rights.
- 47. Defendant lacks sufficient knowledge regarding the allegations in paragraphs 73-76 of Plaintiff's Complaint
- 48. Defendant denies the allegations contained in paragraphs 77-78 of Plaintiff's Complaint.
- 49. Defendant partially admits the allegations contained in paragraph 79 of Plaintiff's Complaint with respect to receiving said notice; however, denies that the Debtor owns 100% of the Contracts.
- 50. Defendant partially admits the allegations contained in paragraph 80 of Plaintiff's Complaint with respect to receiving said notice; however, denies that the Debtor had the right to terminate said servicing rights and request a determination of such by said Court.
- 51. Defendant denies the allegations contained in paragraph 81 of Plaintiff's Complaint as such determination of what constitutes property of the bankruptcy estate is a proper determination of said Court.
- 52. Defendant partially admits the allegations contained in paragraph 82 of Plaintiff's Complaint with respect to sending said text message; however, denies and disputes the allegation of said lack of authority by the Debtor.
- 53. Defendant admits the allegation contained in paragraph 83 of Plaintiff's Complaint.
- 54. Defendant denies the allegations contained in paragraph 84 of Plaintiff's Complaint.
- 55. Defendant partially admits the allegations contained in paragraph 85 of Plaintiff's Complaint with respect to making a statement regarding the blocked GPS access; however, the Debtor blocked GPS access for the Defendant to *ALL* [emphasis added] vehicles, not just the ones defined as "Repossessed Vehicles."
- 56. Defendant admits the allegations contained in paragraphs of 86-87 Plaintiff's Complaint.

- 57. Defendant denies the allegations in paragraphs 88-90; however, said matters have been resolved by Order of the Court issued June 25, 2018.
- 58. Defendant denies the allegations contained in paragraph 91 of Plaintiff's Complaint.
- 59. Defendant partially admits the allegations contained in paragraph 92, that the Debtor has repeatedly demanded payments from the Defendant; however, Defendant denies the right of Debtor to such demands due to the disputes regarding the underlying Agreements.
- 60. Defendant denies the allegations contained in paragraphs 93-94 of Plaintiff's Complaint; however, said matters have been resolved by Order of the Court issued June 25, 2018.
- 61. Defendant lacks sufficient knowledge regarding the allegations in paragraph 95 of Plaintiff's Complaint.
- 62. Defendant admits the allegations contained in paragraph 96 of Plaintiff's Complaint.
- 63. Defendant lacks sufficient knowledge regarding the allegations in paragraphs 97- 99 of Plaintiff's Complaint due to the fact that Defendant cannot have knowledge of phone calls Debtor's counsel may or may not have received and furthermore, said email excerpts are not listed as Exhibits but are only inserted in the Complaint.
- 64. Defendant denies the allegations contained in paragraph 100 of Plaintiff's Complaint due to the fact that said communications allegedly from Vehicle Buyers arose from Debtor's counsel's aforementioned letter and not Defendant.
- 65. Defendant denies the allegations contained in paragraphs 101-104 of Plaintiff's Complaint.
- 66. Defendant denies the allegations contained in paragraph 105 of Plaintiff's Complaint with respect to being in default and furthermore, Defendant considers said statement "... the Defendants are engaging in similar conduct with respect to their contracts with those other companies" of which no evidence nor names of "other companies" was provided and considers such statements as slanderous, false, misleading and inflammatory with the intention to cloud the true underlying legal issues before this Court.
- 67. Defendant denies the allegations contained in paragraph 106 of Plaintiff's Complaint; however, said payment matters were temporally resolved by Court Order issued June 25, 2018 and Defendant requests such determination of payment/servicing/collection rights by this Court.

- 68. Defendant denies the allegations contained in paragraphs 107-108 of Plaintiff's Complaint.
- 69. Defendant lacks sufficient knowledge regarding the allegations in paragraphs 109-112 of Plaintiff's Complaint due to the fact that Defendant cannot speak to the Debtor's ordinary course of business dealings or which companies Debtor may or may not have used in the past for GAP insurance nor of any profit strategies or dealer awareness.
- 70. Defendant denies the allegations contained in paragraph 113, and requests that Debtor provide an example of how the dealer made a profit of "...marking up the GAP products..." when the Debtor sets such pricing.
- 71. Defendant denies the allegations contained in paragraph 114 of Plaintiff's Complaint.
- 72. Defendant denies the allegations contained in paragraph 115 of Plaintiff's Complaint.
- 73. Defendant admits the allegations contained in paragraphs 116-117 of Plaintiff's Complaint.
- 74. Defendant denies the allegations contained in paragraph 118 of Plaintiff's Complaint.
- 75. Defendant denies the allegations contained in paragraphs 119-120 of Plaintiff's Complaint due to the specific language contained in the GAP Addendum which is in part as follows:

The GAP contract states "TERMINATION OF ADDENDUM" This Addendum will terminate on the earlier date that one of the following events occurs: 1) the date Your Financing Contract is scheduled to terminate; 2) upon payment in full of the Financing Contract; 3) expiration of any redemption period following the repossession or surrender of the Collateral; 4) in the event of a Constructive Total Loss or theft of the Collateral; or 5) the date the Financing Contract is prepaid or the Financing Contract is refinanced.

To address the repossession, 3; in both NC and SC the "right to redemption" is 10 days and the vehicle must be paid off in full. So the Gap Company seems to be saying after the 10 days the Gap Addendum is terminated. Also if the vehicle is paid in full GAP should be canceled because the consumer no longer needs the product. To address the titling issue please see 5; If there is a titling issue then the Debtor will obviously will not be the lienholder, therefore the contract must me re-contracted or refinanced again terminating the GAP contract.

Also, on the GAP contract "YOUR RIGHT TO CANCEL" ... "In the event of a cancellation, the Financial Institution/Lender will be named as payee on all refunds and sole payee on a repossession refund."

Once the Dealer pays off the Debtor, the dealer then becomes the Financial Institution; therefore, all refunds are due to the dealer, including the unused portion(s) received by the GAP Company and the Debtor.

By way of an illustrative example,

### GAP Refund Example:

Customer pays \$399.00 to Debtor for GAP coverage and finances the underlying vehicle for 36 months, then, Customer defaults on the vehicle loan after 3 months, and the vehicle is repossessed. The pro-rata refund due to the Customer is \$365.76 (\$399.00 divided by 36 x 33 (remaining months).

Since dealer paid off Debtor when dealer bought the Contract, so the dealer is the one who is DUE the remaining GAP premium which should be credited to the Customer's account.

- 76. Defendant admits the allegations contained in paragraph 121 of Plaintiff's Complaint with respect that they are seeking GAP refunds; however, Defendant believes that Debtor is liable to Defendant for said refunds.
- 77. Defendant admits the allegations contained in paragraph 122 of Plaintiff's Complaint with respect to being the party to cancel the GAP protection; however, the Debtor still owes their portion of the GAP funds per the Addendum to the dealer/Defendant.
- 78. Defendant denies the allegations contained in paragraph 123 of Plaintiff's Complaint as such duty is in the Agreements already a part of the Complaint exhibits. See Exhibit "C" which is the form of GAP Addendum required to be signed by all customers who purchase GAP coverage. Said Addendum by its terms requires said duty of cancellation.
- 79. Defendant admits the allegations contained in paragraph 124 of Plaintiff's Complaint with respect to being the calculations being incorrect due to the fact that the Defendant used the current industry standard of a pro-rata calculation for all of the GAP cancellations instead of applying the prorate or the "rule of '78" depending upon who issued the GAP coverage Carco Gap (uses pro-rata) and OwnerGuard Gap (who uses the "rule of 78"). Said calculations can easily be determined once the underlying contractual issues and ownership of such is determined.

- 80. Defendant denies the allegations contained in paragraph 125 of Plaintiff's Complaint.
- 81. Defendant partially admits the allegations contained in paragraph 126 of Plaintiff's Complaint with respect to having made a representation to Debtor regarding applying for GAP refunds; however, such representation was made PRIOR to the meeting Pro Se Defendant, Roberty McCoy, Jr. had with Russ Algood and Robin Milestone on May 9, 2018.
- 82. Defendant admits the allegations contained in paragraph 127 of Plaintiff's Complaint.
- 83. Defendant denies the allegations contained in paragraph 128 of Plaintiff's Complaint. See Exhibit "D" which includes an email dated 05/15/2018 at 12:08 p.m. from Robin Milestone which substantively discusses the GAP refund issue and a Weekly Statement sent to Defendant from Debtor (dated 05-16-2018) whereby Debtor credited Defendant with the \$50,000.00 "carryover balance" and reduced Defendant's amount owed by such \$50,000.00. Then, approximately 1- 2 hours later that same day, a "revised" Weekly Statement was issued and removed the \$50,000.00 credit.
- 84. Defendant admits the allegations contained in paragraph 129 of Plaintiff's Complaint.
- 85. Defendant admits the allegations contained in paragraph 130 of Plaintiff's Complaint.
- 86. Defendant admits the allegations contained in paragraph 131 of Plaintiff's Complaint.
- 87. Defendant denies the allegations contained in paragraphs 132-133 of Plaintiff's Complaint.
- 88. Defendant denies the allegations contained in paragraphs 134-136 of Plaintiff's Complaint. See previous Exhibit"D" whereby there is no label of "disputed amount" nor is "Carryover Balance" a term that means "a/k/a a disputed amount."
- 89. Defendant denies the allegations contained in paragraphs 137-138 of Plaintiff's Complaint.
- 90. Defendant admits the allegations contained in paragraphs 139-141 of Plaintiff's Complaint with respect to the existence of said emails; however, in order to put the underlying matters into proper context, specifically, the term "obligation", the entire email threads are necessary and are attached hereto as Exhibit "E".

91. Defendant denies the allegations contained in paragraphs 142-147 of Plaintiff's Complaint due to the fact that Defendant disputes both the validity and enforceability of said Agreements which per the Plaintiff's excepts provided in the Complaint, state that there is no right of offset, etc. due to fraud, usury and the like which are contrary to public policy and therefore, could render said Agreements null and void.

Furthermore, the parties hereto acted in their industry's normal and customary standards and business practices, whereby they observed the intention and "spirit" of the Agreements.

- 92. Defendant denies the allegations contained in paragraphs 148-150 of Plaintiff's Complaint due to the fact that said GAP refunds belong to the customer/consumer's account(s) which Defendant/dealer owns by having purchased/been assigned said contracts from Debtor.
- 93. Defendant denies the allegations contained in paragraphs 151 -152 of Plaintiff's Complaint for the following reasons: (1) said N.C.G.S. 25-9-609 does not govern as the underlying events (cars being removed from McCoy Motors, LLC lot) took place in South Carolina, not North Carolina; (2) the BHPH (as previously defined in the Complaint) advertisement (used with the intention of acquiring new dealers) states in relevant part "... No lien on your property;" said advertisement is attached hereto as Exhibit "F"; (3) Defendant contends that "breaking and entering" into private property and destroying locks and fences and the like is a "breach of the peace" as that term is commonly defined and used; (4) Furthermore, other property NOT [emphasis added] a part of this proceeding was damaged by the Defendant's and/or their (hired) agents. For example, the grounds have deep and numerous tire marks and groves and other vehicles that are NOT a part of this proceeding were damaged by said illegal removals. Copies of some of the damages are included herein as photographs on Exhibit "G". Said photos are meant to be examples and not inclusive of all damages but to demonstrate to the Court what took place.
- 94. Defendant denies the allegations contained in paragraph 153 of Plaintiff's Complaint Plaintiff's Complaint as Defendant has tendered to Debtor all such keys in their possession.
- 95. Defendant lacks sufficient knowledge regarding the allegations in paragraph 154 of Plaintiff's Complaint since Defendant was not a party to the stated subcontract with Car Masters.
- 96. Defendant denies the allegations contained in paragraph 155 of Plaintiff's Complaint and contains a legal conclusion, which requires no response. To the extent a response is required, the same is denied.

- 97. Defendant denies the allegations contained in paragraph 156 of Plaintiff's Complaint to the extent that Defendant contends that Debtor's actions rise to the level of being "grossly negligent."
- 98. The allegations contained in paragraphs 157-166; and 168-169; and 171-172; and 179-180 of Plaintiff's Complaint have been rendered moot; as such matters were resolved by Court Order issued June 25, 2018 and Defendant's compliance with said Order.
- 99. Defendant denies the allegations contained in paragraphs 167 and 170 and 173 of Plaintiff's Complaint as such determination of legal repossession has not been made and said matters have been rendered moot; as such matters were resolved by Court Order issued June 25, 2018.
- 100. Defendant denies the allegations contained in paragraphs 174, 175, 176, 177, 179, and 180 of Plaintiff's Complaint and said matters have been rendered moot; as such matters were resolved by Court Order issued June 25, 2018.
- 101. Defendant denies the statements contained in paragraph 178 of Plaintiff's Complaint as previously indicated herein.
- 102. Defendant lacks sufficient knowledge regarding the allegations contained in paragraphs 181, and 183-206 of Plaintiff's Complaint and to the extent that a response is required, the same is denied and said matters should not be considered a substantive part of a bankruptcy proceeding.
- 103. Defendant partially admits the allegations contained in paragraph 182 to the extent that Defendant sent an email to his then attorney, David Badger of Plaintiff's Complaint.
- 104. Defendant admits the allegations contained in paragraphs 207-208 of Plaintiff's Complaint.
- 105. Defendant denies the statements contained in paragraph 209 of Plaintiff's Complaint due to the fact that Defendant (and Defendant LLC) is listed as a lienholder on said vehicle titles which are the subject of this proceeding. See attached Exhibit "H" as an example of said title whereby Defendant LLC is listed as a second lienholder and per Federal law adopted by the state of North Carolina states in relevant part that Debtor trade names are insufficient. See N.C.G.S. 25-9-503.

And see Exhibit "I" which was submitted to dealers and advertised on the website of the Debtor by Debtor stating that as a dealer participant in the BHPH program, said dealer will "...retain equity in your business."

Furthermore, Defendant cannot locate documentation that the entity listed on said titles as a first lienholder and on other contracts and agreements ("AMAC") exists in a corporate and/or legal capacity or as a "DBA" or trade name or assumed name. See Exhibit "J" attached hereto as Defendant research on said name issue.

- 106. Defendant denies the allegations contained in paragraph 210 of Plaintiff's Complaint and is a matter for the determination by the Court.
- 107. Defendant denies the allegations contained in paragraphs 211, 213-217 of Plaintiff's Complaint and is a matter for the determination by the Court.
- 108. Defendant lacks sufficient knowledge regarding the allegations contained in paragraph 212 of Plaintiff's Complaint.
- 109. Defendant denies the allegations contained in paragraphs 218-219 of Plaintiff's Complaint and asserts that no such written notice as provided for in the referenced agreements was necessary due to the fact that the parties were engaged in communication regarding said Weekly Statements and the amounts contained therein and that Defendants continued to act and discuss such amounts in good faith and pursuant to their normal course of business dealings and communications as they had for almost two years. Again, Defendants were keeping with the "spirit" and intent of said agreements and in the normal and customary course of industry business.
- 110. Defendant denies the allegations contained in paragraphs 220-223 of Plaintiff's Complaint.
- 111. Defendant admits the allegations contained in paragraph 224 of Plaintiff's Complaint.
- 112. Defendant denies the allegations contained in paragraphs 225-226 of Plaintiff's Complaint.
- 113. Paragraphs 227, 236, 252, 257, 261, 263, 269, 276, 281, 284, 287, 293, 301, 308, 314, 317, 319 are incorporation paragraphs and as such, no response is required.
- 114. Defendant lacks sufficient knowledge regarding the allegations, if any, contained in paragraphs 228-233 of Plaintiff's Complaint and such paragraphs state (in part) purported legal conclusions, which require no response. To the extent a responses are required, the same is denied.
- 115. Paragraphs 234-235 of Plaintiff's Complaint have been rendered moot; as such matters were resolved by Court Order issued June 25, 2018.

- 116. Defendant denies the allegations contained in paragraphs 237-239; 241-246 of Plaintiff's Complaint.
- 117. Defendant lacks sufficient knowledge regarding the allegations, if any, contained in paragraphs 240, 247-251 of Plaintiff's Complaint.
- 118. Paragraphs 253-254, 256, 258 and 260 of Plaintiff's Complaint have been rendered moot; as such matters were resolved by Court Order issued June 25, 2018.
- 119. Defendant denies the allegations contained in paragraphs 262, 264-268 and 270 of Plaintiff's Complaint and are matters for the determination by the Court.
- 120. Defendant denies the allegations contained in paragraphs 271-275 and 270 of Plaintiff's Complaint.
- 121. Defendant lacks sufficient knowledge regarding the allegations, if any, contained in paragraphs 277-278 of Plaintiff's Complaint.
- 122. Defendant denies the allegations contained in paragraphs 279-280; 282-283, 286, 288-292 of Plaintiff's Complaint.
- 123. Defendant denies the allegations contained in paragraph 294 of Plaintiff's Complaint.
- 124. Defendant admits the allegations contained in paragraph 295 of Plaintiff's Complaint.
- 125. Defendant denies the allegations contained in paragraphs 296-300 of Plaintiff's Complaint.
- 126. Paragraphs 302-303 of Plaintiff's Complaint have been rendered moot; as such matters were resolved by Court Order issued June 25, 2018.
- 127. Defendant denies the allegations contained in paragraphs 304, 306, and 307 of Plaintiff's Complaint.
- 128. Paragraph 305 was resolved by Court Order issued June 25, 2018, but was not in favor of the Plaintiff but terminated by Defendant to the York County Sheriff's Department pursuant to the Court Order.
- 129. Defendant denies the allegations contained in paragraphs 309-313 of Plaintiff's Complaint.

- 130. Defendant denies the allegations contained in paragraphs 315, 316, 318 of Plaintiff's Complaint.
- 131. Paragraphs 320-324 are legal conclusions, which requires no response. To the extent a response is required, the same is denied.
- 132. Paragraph 325 is an incorporation paragraph and as such, no response is required. For the sake of a response, Defendant specifically denies the multiple allegations raised in this paragraph.

### **PRAYER FOR RELIEF:**

- 1. That a Trustee be appointed.
- 2. That the Plaintiff's Claim(s) be dismissed and the Plaintiff recover nothing by way of its Claim.
- 3. That damages be assessed for the vehicles that Debtor illegally removed from the premises of McCoy Motors, LLC, and other related damages and those funds be put into a constructive trust pending the final outcome of these proceedings.
- 4. That the Court determine that Defendant is entitled to one-half of the payments under the contracts as was the normal course of business dealings with Debtor until said Bankruptcy filing and that Defendant is due the GAP refunds as outlined herein. Furthermore, that the servicing payments return to the Defendant and Defendant shall remit as is proper.
- 5. That the Court lift the section of the June 25, 2018 Order regarding repossession of vehicles as customers who have received (1) Debtor's Counsel's original letter and then (2) the Court Order are confused and not making payments and defaulting on their loan obligations. The lack of the ability to repossess is damaging both the Debtor (and the Bankruptcy estate/assets) as well as the Defendant(s).
- 6. For such other and further relief as the Court deems just and proper in law and equity.
- 7. That the costs of this action and legal fees be taxed against the Plaintiff.

This the 17th day of July, 2018.

### **LANG LAW FIRM**

/s/ Kristin Harmon Lang

Kristin Harmon Lang, Esquire North Carolina Bar No.: 20539 2435 Plantation Center Drive

Matthews, NC 28105 Phone: 704-907-2203 Fax: 704-847-1452

kharmonlang@gmail.com

### **CERTIFICATE OF SERVICE**

This is to certify that I, the undersigned have this day served a copy of the attached Defendant's REPLY TO VERIFIED COMPLAINT via ECF to all parties or their attorney of record requesting notice and via email to the following:

Robert B. McCoy Jr.

mccoymotors@live.com
mnmccoy@hotmail.com
robmccoymotors@comporium.net

This the 17th day of July, 2018.

### **LANG LAW FIRM**

/s/ Kristin Harmon Lang Kristin Harmon Lang, Esquire North Carolina Bar No.: 20539 2435 Plantation Center Drive Matthews, NC 28105 Phone: 704-907-2203 Fax: 704-847-1452

kharmonlang@gmail.com

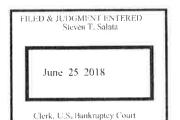
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Western District of North Carolina





J. Craig Whitley United States Bankruptcy Judge

### UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NORTH CAROLINA **CHARLOTTE DIVISION**

In Re:	
ACE MOTOR ACCEPTANCE CORPORATION,	Case No. 18-30426
4	) Chapter 11 )
Debtor	) )
ACE MOTOR ACCEPTANCE CORPORATION,	) ) )
Plaintiff,	) ) Adversary Proceeding No. 18-3036
V.	
MCCOY MOTORS, LLC, MCCOY MOTORS, LLC d/b/a RIDE FAST; ROBERT MCCOY, JR. and MISTY MCCOY,	) ) )
Defendants.	, ) )
	,

### ORDER CONCERNING INTERIM SERVICING OF ACCOUNTS OF VEHICLE BUYERS; AND ORDER SETTING HEARING ON PRELIMINARY INJUNCTION

THIS MATTER came before the Court on June 21, 2018 on the following: Emergency Motion for Preliminary Injunction, 11 U.S.C. Section 105, Bankruptcy Rule 7065; Emergency Motion for Turnover of Property of the Estate Pursuant to 11 U.S.C. § 542; Bankruptcy Rule 7064; Attachment; Emergency Motion for Injunction of Defendants from Pursuing Car Masters Litigation; Emergency Motion for Injunction of Defendants from Pursuing Criminal Complaint; and Emergency Motion for Imposition of Constructive Trust (the "Motions"). The Debtor was represented by James Henderson and the Defendants were represented by Kristin Lang ("Lang"). Case 18-03036 Doc 16 Filed 07/17/18 Entered 07/17/18 19:17:42 Desc Main Document Page 18 of 93

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Having considered the record herein, including the Verified Complaint, and the arguments of counsel, it is

### ORDERED as follows:

- 1. As a result of today's proceedings and under current order of the Court, the accounts of Vehicle Buyers¹ will be serviced by McCoy Motors, LLC ("McCoy LLC"). McCoy LLC is solely responsible for the collection of said monies.
- 2. Commencing June 22, 2018, the Debtor (if Debtor receives any such monies or insurance checks and the like) and McCoy LLC shall provide each other with complete, accurate and current data concerning collections of the Vehicle Buyer accounts, on a daily basis, pending further order of this Court. In order for McCoy LLC to post daily such payments, Debtor must return the access previously provided to McCoy LLC in order for payments to be timely posted to Debtor's servicing account system.
- 3. Any payments posted by McCoy LLC for servicing payments of Vehicle Buyers on or after June 21, 2018 shall be paid over to Lang on a daily basis (if received on a daily basis during regular business hours), and shall be held in an escrow account maintained by Lang pending further order of this Court. Lang shall establish a separate bank escrow account ("Lang Escrow Account") solely for the purpose of collecting said monies from McCoy pursuant to this order. Furthermore, if Debtor receives any such monies or insurance checks and the like after June 21, 2018, Debtor shall remit such payments into the Lang Escrow Account.
- 4. Neither the Debtor nor McCoy LLC, or the employees or agents thereof, will repossess, caused to be repossessed or threaten to repossess the automobile of any Vehicle Buyer, pending further order of this Court.
- 5. McCoy LLC shall by no later than Wednesday, June 27, 2018, provide the Court with a complete, accurate and current accounting of account activity for all Vehicle Buyer accounts since May 1, 2018.
- 6. McCoy LLC will contact the York County Sheriff's Office regarding the criminal complaint it made to such office regarding the removal of vehicles from McCoy's property and shall disclose to said York County Sheriff's Office that said matter is considered closed on McCoy's part.
- 7. By no later than end of business on June 25, 2018, McCoy LLC shall dismiss the four (4) lawsuits filed against Car Masters in the Gaston County District Court, and provide written evidence of such dismissals to counsel for the Debtor. The three (3) motor vehicles which are the subject of the Gaston County litigation shall be stored with Manheim Auto Auction in Statesville, NC, pending further order of the Court, and no storage fees shall accrue to McCoy LLC. In addition, Debtor acknowledged that there were a total of twenty-three (23) vehicles (including the aforementioned three (3)) and such remaining twenty (20) vehicles shall also be stored with

<sup>&</sup>lt;sup>1</sup>"Vehicle Buyers" are the Buyers of automobiles from McCoy LLC (and/or Ride Fast) pursuant to a) Retail Installment Contracts or similar financing instrument, which have been purchased by and assigned to the Debtor; or b) financed under the Floorplan agreement with the Debtor.

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Manheim Auto Auction in Statesville, NC, pending further order of the Court, and no storage fees shall accrue to McCoy LLC.

- 8. McCoy LLC shall account for any funds from the collection of Vehicle Buyer accounts which are in the possession or control of McCoy LLC as of June 21, 2018 and McCoy LLC shall not spend those funds pending further order of this Court.
- 9. The Defendant (through counsel) shall file written responses to the Motions by no later than July 9, 2018.
- 10. The hearing on the Motions and the Court's consideration of a preliminary injunction will be held on July 11, 2018 at 9:30 a.m.
- 11. McCoy LLC has the right to contact Debtor regarding the purchase of vehicles and/or titles as selected by McCoy LLC and Debtor shall promptly respond with a current written payoff statement, from which then, McCoy LLC shall provide certified funds for payment of such titles and at such time that payment is made, Debtor shall tender a clear title to McCoy LLC.
- 12. With respect to GPS locator access (through a company called PassTime), Debtor terminated McCoy LLC's rights to access such locators. Given that McCoy LLC shall be responsible for collection/servicing payments, said access shall be promptly returned to McCoy LLC by Debtor after the issuance of this Court order.
  - 13. The debtor shall provide all vehicle buyers with a copy of this court order upon entry.

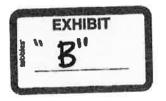
This Order has been signed electronically. The judge's signature and court's seal appear at the top of the Order.

United States Bankruptcy Court

Messages (255) David

Details

Wed, Apr 4, 702 PM



To the control of Accils

The control of the contro

Ok

It is automated nobody does anything

I sent An email to customer service if the customers are showing current in ams then they shouldn't ever shut down.

> I have 1 example that made his payment yesterday (we posted it yesterday), he's 0 days past due at ace cut his car off today

> > Thu Apr 5, 7 41 AM

Can you please get me the Jd timer name so we can research what may of happened



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Carco			Agreem	ent No.: CMFV-150-
Comprehonsive Auto Resource		GAP DENDUM	uppiez.	C
Year VIN#  DEALER INFORMATION	the Customer/Borrower ('dum,  PRMATION iginal Contract ite: ike	Illment Sale Contract You or Your) and the E Term (Months) Model Amount Financed Capitalized	Ocaler/Creditor (W	Lease Other Ve. Us. or Our), pursuant to the term  APR%*  Mileage:  New Used
Name:	Fax		Phone:	
Address Chtyn	State		Z(p:	Dealer #
LENDER/CREDITOR/ASSIC Name:	GNEE INFORMATION		Phone:	
City	INGOZE:			Finance Agreement #
100	State		Zip	
BORROWER INFORMATIO	N First Name	VAN W	TITI CONTROL	
Address	That reduce	Middle Initial	Phone	
City:	State		Zip	
is Addendum amends the Financing C ainst You for the amount due under a led in EXCLUSIONS. This Addendum nancing Contract is sold or assigned by hough not required to do so. You elect richasing this Addendum, be able to put the place of insurance on the Coverage. You are responsible for all con-	n will follow the Financing Us. To purchase this Addendum inchase a similar product from	Contract with no sub	rogation rights and regation rights are ge which is shown hoice. This GAP	unts, payment extensions, or any it gainst the Customer/Borrower, if above: You may, as an alternative
ROLLMENT IS AVAILABLE ONLY AT U ACKNOWLEDGE AND AGREE THA U TO OBTAIN CREDIT, DOES NOT IN LLATERAL	THE TIME THE FINANCING T YOUR ACCEPTANCE OF MPACT THE CREDIT TERM:	CONTRACT IS ORIG THIS ADDENDUM IS S. AND HAS NO EFFE	INALLY EXECUT VOLUNTARY ANI CT ON THE TERI	ED. BY <b>YOUR</b> SIGNATURE BELC D IS NOT REQUIRED IN ORDER F MS OF THE RELATED SALE OF T
e coverage under this Addendum may of additional information on conditions, lir ibuted to a Constructive Total Loss.	and cholcalons (its	at could prevent fou its	oin receiving the	amount due under a Qualifying L
s Addendum has no coverage to any C and/or b) the Financing Contract tem	ollateral where: a) the amou	unt financed is greater th	nan the Maximum	Amount Financed Limit stated on p
	e. 1) You have read and und	orstand this Added	IIIS Addendum IS	not available in NY or TX.
resentations have been made to You the cy; and 4) You authorize release of the				

Title

Date

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	1111	Р	ROGRAM LIMITS	With the Party of
	Maximum AFVR	Maximum Term:	Maximum Limit of Coverage:	Maximum Amount Financed Limit
15	0% MSRP/NADA	84 Months	\$50,000	CADO ODO

YOUR RIGHT TO CANCEL: You have the unconditional right to cancel this optional Addendum for a refund/credit of the unearned portion of the charge for this Addendum at any time. If the Addendum is terminated or cancelled by You within thirty (30) days of the Addendum purchase, You will receive a full refund/credit of the Addendum cost, provided no loss has occurred. After thirty (30) days, You will receive a refund/credit of the Addendum cost calculated by the Pro Rata refund method, or by the refund method as may be required by state or federal law, less a \$50.00 cancellation fee, where such cancellation fee is permitted by law (No Cancellation fee on Ford Motor Credit Company contracts). To cancel this Addendum and request a refund/credit. You must contact the Dealer/Creditor, in writing, at the address shown on page one. If the refund/credit is not received within sixty (60) days of notice of cancellation, contact the Administrator shown below. In the event of a cancellation, the Financial Institution/Lender will be named as payee on all refunds and sole payee on a repossession refund.

A Qualifying Loss must be reported to the Administrator within ninety (90) days from the Settlement Date. No amount will be waived for any Qualifying Loss reported after ninety (90) days. In the event there is no Primary Insurance, the Customer/Borrower has ninety (90) days from the Date of Loss to report a Qualifying Loss. A Qualifying Loss will cause this Addendum to terminate and be fully earned and not subject to any

QUALIFYING LOSS PROCEDURES in the event of a Constructive Total Loss. You must notify and provide the following to the Administrator: 1) a copy of the Financing Contract and a copy of this signed Addendum. 2) a copy of the Financing Contract history and pay-off as of the Date of Loss. 3) a legible copy of the police report, which must include confirmation of the Collateral shown on this Addendum. If a police report is not available, and the cause of loss to Collateral was NOT due to theft, fire, or vandalism, a signed and notarized brief description of the loss (including confirmation of the Collateral) will be acceptable. 4) a copy of the settlement check, Collateral valuation report, total loss breakdown, and Declarations Page, issued by the Primary Carrier (provided Primary Carrier coverage is in effect on the Date of Loss). 5) a copy of the Bill of Sale (aka Buyer's Order, Purchase Agreement, etc.) as well as the manufacturer's invoice or window sticker (if the vehicle was purchased new). If the vehicle was purchased used, a copy of the bookout sheet, 6) verification of any other refundable amounts, 7) any additional or reasonable documentation requested by the Administrator The Administrator will not be able to obtain this information for You.

### REPORT A QUALIFYING LOSS TO OUR ADMINISTRATOR:

Administrator: Comprehensive Auto Resources Company, P.O. Box 1268, Exton, PA 19341, (877) 902-8790 Qualifying Loss Documentation Fax Number: (610) 524-8504 Email: Claims@c-a-r-co.com

- 1. Concealment, Misrepresentation, and Fraud. This Addendum may not cover a Qualifying Loss if You, the Customer/Borrower, intentionally conceal or misrepresent any material fact relating to this Addendum.
- You are responsible for making at least the minimum payment under the terms of the Financing Contract for each payment due after the Date of Loss until the request for a Qualifying Loss has been processed.
- Should You not have collectible automobile physical damage insurance on the Date of Loss, it is Your responsibility to advise the Administrator within ninety (90) days from the Date of Loss and have the Collateral available for inspection by the Administrator (inspection costs are Your The Collateral must be available for the Administrator's inspection to determine if the Collateral is a total loss, except in the case of unrecovered theft. The Administrator will calculate the Actual Cash Value of the Collateral immediately prior to the loss.
- This coverage applies only to a Qualifying Loss sustained while the Collateral is within the United States of America (USA), its territories or
- possessions, Canada, or being transported between any parts thereof.

  5. This **Addendum** will provide coverage to the **Collateral** where the Amount Financed to Value Ratio (AFVR) exceeds the Maximum AFVR stated above, however, this Addendum will not cover the amount exceeding the Maximum AFVR. MITIGATION OF LOSS

You should do all things reasonable and practical to avoid any loss covered under this Addendum and to protect the Collateral from any further loss. You should also take reasonable measures to ensure that the maximum amount of Actual Cash Value of the Collateral is paid by Your Primary

### TERMINATION OF ADDENDUM

This Addendum will terminate on the earlier date that one of the following events occurs: 1) the date Your Financing Contract is scheduled to terminate; 2) upon payment in full of the Financing Contract; 3) expiration of any redemption period following the repossession or surrender of the Collateral; 4) in the event of a Constructive Total Loss or theft of the Collateral; or 5) the date the Financing Contract is prepaid or the Financing

### **EXCLUSIONS**

- In addition to other provisions herein, this Addendum does not provide coverage for
- A any loss occurring prior to the effective date of this Addendum.
- B. any loss occurring prior to the Financing Contract inception date shown on page one.
- C. any loss due to confiscation of the Collateral by a government body or public official
- D any loss caused by theft, fire, or vandalism, unless a police report is filed.
- E. any loss resulting from the Collateral being operated, used, or maintained in any race, speed contest, or other contest.
- Collateral held as security under any wholesale, floor plan, field warehouse, or any type of financing made to a dealership or its employees
- G.Collateral with a GVWR exceeding 12,500 lbs., unless the Commercial Use option is selected on page one of this Addendum and the appropriate
- Collateral used as an emergency vehicle, for livery or delivery, as a taxl, or for limousine or shuttle service where compensation is provided for those services (share-the expense car pools are not excluded under this policy). Commercial transactions are excluded where prohibited by law.
- any loss occurring after the Collateral has been repossessed by the Financial Institution/Lender or placed in their possession or in the possession
- Collateral with a Financing Contract in which the amount financed for Collateral exceeds the Maximum Amount Financed Limit shown on the top of this page at the inception date of the Financing Contract.
- K. Collateral with a Financing Contract where the contract term exceeds the Maximum Term as shown on the top of this page.
- L. any amounts deducted from the Primary Carrier settlement including but not limited to: wear and tear, prior damage, unpaid insurance premiums, towing, storage, and salvage.
- M.certain vehicles, including but not limited to: Aston Martin, Bentley, Daewoo, Ferrari, Lamborghini, Lotus, Maserrati, Rolls Royce, Saab, Saturn, and
- N any loss attributable to other than the standard or optional equipment available from the manufacturer of the Collateral, including but not limited to: special carpeting, furniture, bars, audio, video or data equipment, cooking and sleeping facilities, customized paint, or any equipment installed to overcome a physical handicap. Factory approved conversion packages and dealer installed options usually included in used car value guidebooks
- O Collateral with a salvage or rebuilt title at the time of sale or for which the title has been changed or re-issued as salvage or rebuilt prior to the Date of
- P any loss resulting directly or indirectly from any dishonest, fraudulent, criminal, or illegal act or arising from an intentional act committed by You.
- Q.a Financing Contract that does not have uniform scheduled payments after the first payment is made and/or a Financing Contract or Loan that is self-financed. The first payment must be made within forty-five (45) days of the Financing Contract inception date.

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### DEFINITIONS

Actual Cash Value (ACV) means the retail value of the Collateral on the Date of Loss, as listed in a national or regional guide, such as National Automobile Dealers Association (NADA) or an equivalent national or regional guide, for the territory in which the Collateral is principally garaged.

Addendum means this GAP Addendum to the Installment Sales Contract,

Collateral is the vehicle described on page one of this Addendum and described in the Financing Contract.

Commercial Use means Collateral that is utilized for commercial/business purposes including but not limited to: 1) business name is displayed on the vehicle; 2) the vehicle is used in furtherance of business or commercial purposes or 3) the purchase, license, registration, or primary insurance is in a business or commercial name or policy. No coverage is provided for a Commercial Use loss unless the Commercial Use option is selected on page one of this Addendum and the appropriate premium is paid. Collateral listed under EXCLUSION H is not eligible for coverage.

Constructive Total Loss means a direct and accidental loss of or damage to the Collateral, which meets one of these criteria. 1) the total cost to repair the Collateral is greater than or equal to the Actual Cash Value of the Collateral immediately prior to the loss; or 2) the Customer/Borrower's Primary Carrier declares the Collateral a total loss. In the case there is no primary insurance coverage, the Collateral must be available for the Administrator's inspection to determine if the Collateral is a total loss, except in the case of unrecovered theft.

Customer/Borrower - The natural person(s) or business named in the Financing Contract purchasing this Addendum from the Dealer/Creditor.

Date of Loss means the date on which the Collateral is reported stolen or incurs physical damage that is severe enough to constitute a Constructive Total Loss.

Financing Contract means the contract which represents the financing instrument for the purchase of the Collateral, which sets forth the terms, conditions, inception date, and expiration date of the financing instrument.

Financial Institution/Lender means the entity to which Your Financing Contract is sold, assigned, or transferred,

Installment Sales Contract means Financing Contract.

Loan means Financing Contract.

Net Payoff means the amount, as of the Date of Loss, represented by the portion of Your unpaid balance according to the original payment schedule of the Financing Contract that is secured by the Collateral, subject to the following limitations: the amount does not include any unearned finance charges or loan/financing charges: past due payments/skipped payments as described in the Financing Contract; late charges; uncollected service or the recoverable portion of financed amounts for unearned insurance premiums or refundable charges (including, but not limited to credit life and vehicle service coverages/warranties) that are owed by You on the Date of Loss; and amounts that are added to the financing instrument balance

Primary Carrier means the insurance company selected by You prior to the Date of Loss that underwrites a policy of insurance providing physical damage coverage on the Collateral, or, the insurance company that provides liability coverage to any person who has caused the Collateral to incur a Constructive Total Loss.

Qualifying Loss means the difference between the Net Payoff and the Primary Carrier settlement or in the event of no Primary Carrier, the Net Payoff and the Actual Cash Value. The Qualifying Loss will not exceed the Maximum Limit of Coverage as shown on the top of page two. If settlement by the Primary Carrier or the Actual Cash Value is greater than or equal to the outstanding balance, no Qualifying Loss will be afforded under this Addendum, Qualifying Loss includes the amount of the physical damage deductible on the Primary Carrier policy up to \$1,000. In the event that there is no Primary Carrier coverage in effect on the Date of Loss, if the Primary Carrier is declared insolvent, if no proceeds are received Actual Cash Value, the Addendum will only cover the difference between the Net Payoff and the Actual Cash Value of the Collateral on the Date of Loss. If there is no Primary Carrier, the Collateral must be available for inspection by the Administrator to determine if the Collateral is a Constructive Total Loss, except in the event of an unrecovered theft.

Settlement Date - the date on which the Primary Carrier issues the settlement check for the Collateral

### STATE PROVISIONS

The following state specific requirements are added to and become part of Your Addendum and supersede any other provision to the contrary:

Colorado, Indiana, Kansas, Louislana, Missouri, New Hampshire, New Mexico, South Carolina, Vermont, Washington, and Wisconsin: The cancellation fee is not applicable

Alaska: The deductible provision is excluded for GAP Addendums sold in Alaska.

Colorado: In accordance with Colorado Rule 8, before purchasing and signing the GAP Addendum, it is required that You review the following:

1. The purchase of GAP is not required in order to obtain the credit or any particular or favorable credit terms;

The fee for GAP is disclosed;

You may wish to consult an insurance agent to determine whether similar coverage may be obtained and at what cost;

GAP benefits may decrease over the term of the consumer credit sale or consumer loan;

You may cancel GAP for any or no reason within thirty (30) days after GAP was purchased and receive a full refund of the GAP fee so long as no loss or event covered by GAP has occurred. If it is cancelled after thirty (30) days, the refund will be on a pro-rata

GAP is not a substitute for collision or property damage insurance.

This Addendum is not applicable to leases in the state of Colorado. As regards to cancellation of the GAP Protection and discontinuation of its benefits, the separate cancellation form being provided to You should be completed and sent to the address indicated on the form. GAP must pay or forgive the deficiency balance that would have been owed if the consumer had maintained property damage insurance on the automobile (even if the consumer has not done so) or if the creditor has purchased property damage insurance for the automobile and added it to the amount of the debt. A consumer shall have ninety (90) days after the loss settlement from any property damage insurance or from the date the creditor notifies the consumer of any deficiency balance owed, whichever is later, to file a GAP claim or seek debt cancellation from the creditor.

Georgia: The effective date of any cancellation may be no earlier than ninety (90) days prior to the date such written notice is received by the

Illinois: There is no deductible coverage available for vehicles leased in Illinois.

Indiana: The sale of this GAP Addendum is not permitted if the amount financed, less the cost of the GAP Addendum, less the cost of credit insurance, and less the cost of warranties, is less than 80% of MSRP for a new vehicle or 80% of the NADA average retail value for a used vehicle. If the Addendum is terminated or cancelled by You within sixty (60) days of the Addendum purchase. You will receive a full refund/credit of the Addendum cost, provided no loss has occurred. After sixty (60) days, You will receive a refund/credit of the Addendum cost calculated by the Pro Rata refund method. You may be able to obtain GAP coverage from Your Primary insurance Carrier. For Questions or Complaints, You may contact the Indiana Department of Financial Institutions at: 30 South Meridian St., Suite 300, Indianapolis Indiana 46204, 1-800-382-4880.

Kansas: This GAP Addendum may not cancel or waive the entire amount owing at the time of loss. Actual Cash Value (ACV) means the retail value of the Collateral on the Date of Loss, prior to its physical damage or theft, as determined by the Borrower's Primary Carrier net of the Borrower's primary deductible, not to exceed \$1,000. If no Primary Carrier exists, or the Primary Carrier has been declared insolvent, the retail value will be determined as listed in a national or regional guide, such as National Automobile Dealers Association (NADA) or an equivalent national or regional guide for the territory in which the Collateral is principally garaged. For Questions or Complaints, You may contact the Office of the State Bank Commissioner, 700 S.W. Jackson #300, Topeka, KS 66603, (785) 296-2266 or toll free 1-877-387-8523,

Louisiana: The extender of credit hereby agrees, by acceptance of this Addondum as an amendment to the Installment Sales Contract upon assignment, to waive Your liability for the difference between the outstanding balance (excluding past due amounts, payment extensions, insurance or other charges as described in this Addendum) under the Installment Sales Contract and the Actual Cash Value of Your vehicle as of the Date of Loss. The deductible provision is excluded for GAP Addendums sold in Louisiana.

Maryland: Leases are not eligible for coverage. Neither the maximum AFVR nor the \$50,000 Maximum Limit of Coverage are applicable. "Actual Cash Value" means the retail value of the Collateral on the Date of Loss, prior to its physical damage or theft, as determined by the Primary Carrier. If no Primary Carrier exists, the retail value will be determined by the Program Administrator using the nationally or regionally recognized guide, such as National Automobile Dealers Association (NADA) or Kelley Blue Book (KBB), based on the best information available on the Collateral's options, mileage, and condition. The definition of Net Payoff is deleted in its entirety and replaced with the following: Net Payoff shall not include delinquent or deferred payments, past due charges, late payment charges, unearned interest, unearned rental payments, the portion of any financed taxes or charges, including charges for credit life insurance, credit health insurance, credit involuntary unemployment insurance and mechanical repair contracts actually refunded to the Buyer or credited as a reduction to the Loan balance, and any Primary Insurance deductible in excess of \$1,000

Minnesota: This GAP Addendum cannot be sold in conjunction with the sale or lease of any used motor vehicle that is an automobile or truck that is valued at less than \$5,000. If a cancellation request is being made because of the termination of the Financing Contract, notice must be provided

within ninety (90) days of the occurrence of the event terminating the Financing Contract. THE GAP WAIVER IS OPTIONAL. YOU DO NOT HAVE TO PURCHASE THIS PRODUCT IN ORDER TO BUY OR LEASE THIS MOTOR VEHICLE. YOU ALSO HAVE A LIMITED RIGHT TO CANCEL.

Nebraska: This Addendum is not insurance and is not regulated by the Nebraska Department of Insurance. The Financial Institution/Lender or Administrator cannot unilaterally modify the terms of the waiver unless the modification is favorable to the Borrower and is made without additional charge to the Borrower, or the Borrower is notified of the proposed modification and has the option to cancel the Addendum without penalty

Nevada: IMPORTANT: A Guaranteed Asset Protection Waiver is not a policy of liability or casualty insurance and does not satisfy the requirement to maintain liability insurance pursuant to NRS 485 185. Failure to make a timely payment under the terms of the finance agreement may void the Guaranteed Asset Protection Waiver.

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South Carolina: The cancellation fee is not applicable. This GAP Addendum cannot be sold if the amount financed, less the cost of the GAP Addendum, the cost of credit insurance, and the cost of service contracts is less than eighty percent (80%) of the Manufacturer's Suggested Retail Price (MSRP) for a new vehicle, or the National Automobile Dealers Association (NADA) average retail value for a used vehicle. THIS GAP WAIVER IS NOT REQUIRED TO OBTAIN CREDIT, NOR TO OBTAIN CERTAIN TERMS OF CREDIT OR TO PURCHASE THE RELATED MOTOR VEHICLE. THIS GAP WAIVER WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE ADDITIONAL COST.

Tennessee: The cost of the Addendum is not regulated and You have the responsibility to determine whether the cost of the Addendum is reasonable in relation to the coverage afforded by this Addendum. The effective date of any cancellation may be no earlier than ninety (90) days prior to the date such written notice is received by Program Administrator.

Utah: The Addendum is subject to limited regulation by the Utah Insurance Commissioner. Complaints regarding the GAP Addendum may be submitted to the offices of the Utah Insurance Commissioner.

Vermont: The Dealer/Creditor must assign, sell, or transfer, within lifteen (15) business days, the Financing Contract to a Financial Institution/Lender as defined in subdivision 1110(32) of fittle 8 or a credit union or entity licensed under subdivision 2201(a)(1) or (3) of Title 8 or this Addendum is void and You will receive a full refund of the charges of the Addendum.

Washington: 1. Any refund of purchase price for an Addendum that was included in the financing of the Collateral may be applied by the creditor as a reduction of the overall amount owed under the Financing Contract, rather than applying the refund strictly to the purchase price of the Addendum. 2. The Addendum is not credit insurance, nor does it eliminate Your obligation to insure the Collateral as provided by laws of this state. Purchasing an Addendum does not eliminate Your rights and obligations under the vendor single-interest and collateral protection coverage laws of this state. 3. CONDITION 1 is amended to read: This Addendum shall be void if any material fact(s) have been intentionally concealed or misrepresented, or in the case of fraud. You may cancel this Addendum within thirty (30) days of the date of purchase and will be entitled to a full refund of the purchase price, so long as no benefits have been provided. You may cancel this Addendum after thirty (30) days from the date of purchase and at any time prior to the occurrence of a Total Loss by providing a written request to cancel to the Dealer/Financial Institution or Program Administrator within ninety (90) days of the event terminating the Financing Contract. The refund will be calculated using the Pro Rata refund method. If the cancellation of this Addendum occurs as a result of a default under the Financing Contract or the repossession of the vehicle associated with the Financing Contract, or any other termination of the Financing Contract, any refund due may be paid directly to the Financial Institution to be applied as a reduction of the amount owed unless You can show that the Financing Contract has been paid in full. This Addendum will not be reinstated after a cancellation has been processed. If We cancel, We will provide You and the Financial Institution a forty-five (45) day notice of cancellation (ten (10) days for non-payment of premium) which will include the effective date and reason for cancellation and calculate Your refund Pro

Wisconsin: This Addendum complies with the Wisconsin Consumer Act, Chapters 421-427 of the Wisconsin Statutes. This Addendum is between the Borrower and Seller, or if assigned, with the assignee, pursuant to the terms and conditions of this Addendum. This Addendum is applicable to Installment Sales Contracts and leases. This Addendum will also terminate upon payment in full of the Installment Sales Contract/Lease Agreement, or expiration of any redemption period following the repossession or surrender of the vehicle. You will not be charged for the cost of any appraisal requested by Program Administrator. To cancel this Addendum, contact the Program Administrator at P.O. Box 1268, Exton, PA 19341, (877) 902-8790. You are entitled to a refund of the unearned portion of the GAP charge following any termination of this Addendum for any reason and a refund will be calculated by the Pro Rata method and provided to You following any termination of this Addendum. The owner or Lessee of this vehicle is covered by this Addendum. If this Addendum is canceled during the first thirty (30) days, the refund will include the amount of any applicable finance charges. This Addendum will be deemed fully earned only when a GAP benefit has been or will be paid to You or if the term has expired.

Robin Milestone pacemotoracceptance.com>

Tue 5/15/2018 12:08 PM

is misty mccoy <mnmccoy@hotmail.com>; Mccoy Motors <mccoymotors@live.com>; Russ Algood <nsss@acemotoracceptance.com>



McCoy Matars-

RE: Recent GAP cancellation request by the dealership and follow up to meeting between McCoy Motors and AMAC

credit will not be applied specifically to any outstanding amounts owed related to customer payments, floorplan or buybacks. In the event that any or all of the "carryover balance" were to be "credited" to McCoy Motors, AMAC would apply the credit first to buybacks processed related to Outstanding titles never AMAC has agreed to show a "Carryover Balance" on the Weekly statement in the amount of \$50,000 while the two parties work towards a permanent agreement related to GAP cancellations on contracts purchased by AMAC and later repurchased by McCoy Motors. The last weekly statement as of 5/9/18 indicated McCoy Motors owed \$108,676.93. It was stated in the meeting, this in not a credit from AMAC nor and admission of wrongdoing by either party. The received by AMAC. AMAC and McCoy Motors have agreed to seek more information, follow through on outstanding GAP cancellations and continue to move forward with all other

other items owed. items owed per the Dealer Agreement including outstanding payments due, floorplan, buybacks to receive a title, etc.: McCoy Motors will keep current on

Please acknowledge or inquire of any misunderstandings



Robin Milestone Customer Service

Ace Motor Acceptance Corporation

rmilestone@myamac.com 704-882-7100 ext 7163 704-200-9221



# MCCOY MOTORS LLC - MCCOYMOTORS@LIVE.COM

	Acct # Name	TODAYS	Amt P	Proc Fee Last Int Date	Postr	ST	Principal	Interest Late	ite Fee Dwr #	200	P/S Fee	% J		anne ome
05/09/18	1000837 MCINTOSH, ERIC	\$233.20	\$240,00	\$0.00 05/09/18	COY1	8279	\$132.29	\$100.91	\$6.80	99	\$96,000	40.0	\$7,448.31	(\$240.00)
	1005335 KIDD, SHYQUELLA	\$237.01	\$237.01	\$0.00 05/09/18	0071	8280	\$130.92	\$106.09	\$6.00	99	\$106,655	45.0	\$11,872.33	(\$237.01)
	1004566 MCALLISTER, SANDY	\$247.78	\$247.78	\$0.00 05/09/18	COY1	8279	\$95.36	\$152.42	\$0.00	99	\$99.112	40.0	\$14,642.69	(5247,78)
	1004604 POTTS, ROBYN	\$228.87	\$228.87	\$0.00 05/09/18	COY1	8279	\$110.67	\$118.20	\$0.00	99	\$91.548	40.0	\$11,352.69	(\$228.87)
	1002325 HUFF, PAUL	\$395,25	\$395,25	\$0.00 05/09/18	COY1	8279	\$208,62	\$186.63	\$0.00	99	\$158,100	40.0	\$9,139,44	(\$395.25)
	1002823 JOHNSON, DEIRDRE	\$208.70	\$217.89	\$0.00 05/09/18	COYL	8279	\$53.80	\$154.90	\$9.19	99	\$87.156	40.0	\$10,970.95	(\$217.89)
	1004563 MACKEY, ANGELA	\$237.28	\$237,28	\$0.00 05/08/18	COY1	8279	\$88.19	\$149.09	\$0.00	99	\$94,912	40.0	\$13,404.88	(\$237.28)
	1005904 PERRY, SETERRIA	\$198.40	\$198.40	\$0.00 05/08/18	COY1	8280	\$22.70	\$175,70	\$0.00	99	\$89.280	45,0	\$10,926.30	(\$198.40)
	1005232 HOPE, QUATARIUS	\$188,76	5188.76	\$0,00 05/08/18	COY1	8280	\$18.72	\$170.04	\$0.00	99	\$84.942	45.0	\$12,756.87	(\$188,76)
	1005232 HOPE, QUATARIUS	\$50.00	\$50.00	\$0,00 05/08/18	COY1	8280	\$50.00	\$0.00	\$0.00	99	\$22.500	45.0	\$12,756.87	
	1003838 CLINTON, JOHN	\$226.50	\$237.73	\$0.00 05/07/18	COY1	8281	\$74.48	\$152.02	\$11.23	99	\$95.092	40.0	\$12,019.27	(\$237.73)
	1005476 HODGE, SHERITA	\$258.34	\$258.34	\$0.00 05/07/18	COY1	8280	\$123.21	\$135,13	\$0.00	99	\$116.253	45.0	\$12,977.26	(\$258.34)
	1005811 THOMPSON,	\$197.69	\$197.69	\$0,00 05/07/18	COYI	8280	\$57,25	\$140,44	\$0.00	99	\$88.961	45_0	\$9,022.08	(\$197.69)
	1002688 ANDREWS, DOMINIQUE	\$86,80	\$86,80	\$0.00 05/07/18	COY1	8279	\$58.06	\$28.74	\$0.00	99	\$34,720	40.0	\$9,657.52	
	999430 DOBIE, CEDRIC	\$160.00	\$160.00	\$0.00 05/10/18	COY1	8279	\$42.10	\$117.90	\$0.00	99	\$64.000	40.0	\$9,197.41	(\$160.00)
	1005818 WEATHERS, SHERRIE	\$10.00	\$10.00	\$0.00 05/12/18	COYI	8280	\$0.95	\$9.05	\$0.00	99	\$4.500	45.0	\$6,022.33	
	1002822 SHIPP, KEEYONA	\$188.34	5188.34	\$0.00 05/09/18	COY1	8279	\$16.26	\$172.08	\$0.00	99	\$75.336	40.0	\$12,862.53	(\$188.34)
	1002822 SHIPP, KEEYONA	\$50,00	\$50,00	\$0.00 05/09/18	1,400	8279	\$50.00	\$0.00	\$0.00	99	\$20,000	40.0	\$12,862.53	
	1005512 BAIZA-MEDINA, JUAN	\$15.11	\$25.00	\$0.00 05/09/18	COY1	8280	\$0.00	\$15.11	\$9.89	99	\$11.250	45.0	\$12,124.00	
	1004811 MOBLEY, ANGELA	\$439.00	\$443.95	(\$4.95) 05/09/18	274	8279	\$193.81	\$245.19	\$0.00	Δ	\$175.600	40.0	\$11,658,65	
	1005331 ROYAL, JACQUELINE	\$237.73	\$237.73	\$0.00 05/09/18	COYI	8280	\$70.72	\$167.01	\$0.00	99	\$106,979	45.0	\$12,758.32	
	1004273 BARBER, LAPRESHA	\$238.77	\$250.00	50.00 05/09/18	COY1	8281	\$72.84	\$165,93	\$11.23	99	\$100,000	40.0	\$10,655.08	
	1002916 KELLY, JULIAN	\$237.01	\$237.01	\$0.00 05/10/18	COYI	8281	\$144.94	\$92.07	\$0.00	99	\$94,804	40.0	\$9,087.53	
	1005765 ROSARIO, BRADLEY	\$239.76	\$239.76	50.00 05/10/18	COY1	8280	\$60.91	\$178,85	\$0.00	99	\$107,892	45.0	\$16,632,31	
	999763 FAULKENBERRY,	\$208.78	\$208.78	\$0.00 05/10/18	COY1	8281	\$87,31	\$121,47	\$0.00	99	\$83.512	40.0	\$11,645.98	
	1000833 MCGRIFF, DARNITIA	\$206.99	\$217.88	\$0.00 05/10/18	COY1	8281	\$108.67	\$98.32	\$10.89	99	\$87,152	40.0	\$9,996.25	_
	1005786 MARTINO, CECILIA	\$249.55	\$249.55	\$0,00 05/10/18	COY1	8280	\$42.64	\$206.91	\$0,00	99	\$112,298	45.0	\$14,008.82	
	1004767 ROLLINS, ANTONIO	\$237.60	\$237,60	\$0.00 05/10/18	COY1	8279	\$146.51	\$91.09	\$0,00	99	\$95,040	40.0	\$9,367,38	

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1005544 COLEMAN, IVY \$2.98 \$2.98 \$0.00 05/10/18 COY1 8280



ACCEPTANCE CORPORATION

(\$17,857.03)	\$1,071,119.19 (\$17,857.03)		\$7,763.89		\$86.07	7,770,54 \$10,677.42	\$7,770.54				\$18,538.98			The second
(\$21.95)	\$11,465.27	40.0	\$8.780	99		\$8,95	\$13.00	8281	COY1	\$0.00 05/15/18	\$21.95	\$21.95	999185 COUSAR, JASMINE	05/15/18
(\$25.00)	\$11,465.27	40.0	\$10,000	99	\$0.00	\$25.00	\$0,00	1 8281	COY1	\$0.00 05/15/18	\$25.00	\$25.00	999185 COUSAR, JASMINE	05/15/18
(\$238.38)	\$12,259.97	40.0	\$95,352	99	\$0.00	\$128.06	\$110.32	1 8279	COY1	\$0.00 05/15/18	\$238.38	\$238,38	1003745 TAYLOR, NATALIE	05/15/18
(\$236.27)	\$9,638.46	45.0	\$106.322	99	\$0.00	\$107.61	\$128.66	8280	COY1	\$0.00 05/15/18	\$236.27	\$236.27	1005104 DAVIS, BRIAN	05/15/18
(\$158.33)	\$9,349.00	45.0	\$71.249	99	\$0.00	\$158,33	\$0,00	8280	COY1	\$0.00 05/15/18	\$158.33	\$158.33	1005909 VAUGHN, SHERRY	05/15/18
\$0.00	\$7,247.31	40.0	\$95.200	0	\$0.00	\$54.72	\$183.28	8279	279	\$0.00 05/14/18	\$238.00	\$238.00	1005000 SANDERS, WANDA	05/14/18
(\$100.00)	\$6,022.33	45,0	\$45,000	99	\$0.00	\$22.61	\$77.39	8280	COYI	\$0.00 05/12/18	\$100.00	\$100,00	1005818 WEATHERS, SHERRIE	05/12/18
(\$25.00)	\$14,036.84	40.0	\$10.000	99	\$0.00	\$25.00	\$0.00	8279	COYI	\$0.00 05/12/18	\$25.00	\$25.00	1003740 WALTON, SIERRA	05/12/18
(\$238.35)	\$11,001.78	40.0	\$95.340	99	\$0.00	\$65,99	\$172.36	L 8279	COYI	\$0.00 05/12/18	\$238,35	\$238.35	1000689 MCDUFFIE, KEVIN	05/12/18
(\$120.00)	\$10,280.05	40.0	\$48,000	99	\$0,00	\$53.35	\$66.65	1 8279	COY1	\$0.00 05/12/18	\$120.00	\$120,00	1004679 AVILES, GEORGE	05/12/18
(\$50.00)	\$14,036.84	40.0	\$20.000	99	\$0.00		\$0.00	8279	C0Y1	\$0.00 05/12/18	\$50.00	\$50,00	1003740 WALTON, SIERRA	05/12/18
(\$200.00)		40.0	\$80.000	99	\$0.00	\$97.37	\$102.63	8279	COY1	\$0.00 05/11/18	\$200.00	\$200.00	1003387 ROBERTSON, AUSTIN	05/11/18
(\$250.00)	\$11,794.86	40.0	\$100.000	99	\$12.38	\$237.62	\$0,00	1 8279	1,400	\$0.00 05/11/18	\$250.00	\$237.62	1004562 BAILEY, PATRICK	05/11/18
(\$197.64)	\$12,811.75	40.0	\$79.056	99	\$6.00	\$83.82	\$113,82	1 8279	C0Y1	\$0.00 05/11/18	\$197.64	\$197.64	1003032 LOGAN, RICHARD	05/11/18
(\$236.83)	\$11,277.50	40.0	\$94.732	99	\$0.00	\$175.33	\$61.50	1 8279	COYI	\$0.00 05/11/18	\$236.83	\$236.83	1004720 HICKS, LATONYA	05/11/18
(\$240.00)	\$12,899.60	45.0	\$108.000	99	\$0.00	\$240.00	\$0.00	1 8280	COY1	\$0.00 05/11/18	\$240.00	\$240.00	1005478 KIRKWOOD, TABITHA	05/11/18
(\$50,00)	\$13,427.34	40.0	\$20,000	99	\$0.00	\$0.00	\$50.00	8281	COYI	\$0.00 05/11/18	\$50,00	\$50.00	1004086 KELLY, JESSIE	05/11/18
(\$50,00)	\$13,427.34	40.0	\$20,000	99	\$0.00	\$49,49	\$0.51	8281	COYI	\$0.00 05/11/18	\$50,00	\$50.00	1004086 KELLY, JESSIE	05/11/19
(\$100.00)	\$13,427.34	40.0	\$40,000	99	\$0.00	\$100.00	\$0.00	1 8281	COY1	50.00 05/11/18	\$100,00	\$100,00	1004086 KELLY, JESSIE	05/11/18
(\$25.00)	\$8,499.00	45.0	\$11,250	99	\$0.00	\$25,00	\$0.00	1 8280	COY1	50.00 05/11/18	\$25.00	\$25.00	1005817 FRANCOIS, SARAH	05/11/18
(\$238.59)	\$10,491.72	45,0	\$107.366	99	\$0.00	\$117.30	\$121.29	1 8280	COY1	\$0.00 05/11/18	\$238.59	\$238.59	1005323 HEMPHILL, EBONI	05/11/18
(\$238.48)	\$10,608.78	40.0	\$95,392	99	\$0.00	\$55.86	\$182.62	8279	COY1	\$0.00 05/11/18	\$238.48	\$238.48	1001925 MOORE, ANTHONY	05/11/18
(\$138.60)	\$9,446.29	45.0	\$84.870	99	\$0.00	\$85.74	\$102.86	1 8280	C0Y1	\$0.00 05/11/18	\$188.60	\$188.50	1005881 WYNN, DETERRIOUS	05/11/18
(\$237.16)	\$12,172.86	45.0	\$106.722	99	\$0.00	\$126.63	\$110.53	1 8280	COY1	\$0.00 05/11/18	\$237.16	\$237.16	1005234 FEWELL, LAKINA	05/11/18
(\$237.84)	\$12,367.25	40.0	\$95.136	99	\$0.00	\$137.75	\$100.09	1 8279	COYI	\$0.00 05/11/18	\$237.84	\$237.84	1004749 SINGLETON, ALICHIA	05/11/18
(\$237.87)	\$13,547.36	45.0	\$107.042	99	\$0.00	\$140.70	\$97.17	1 8280	COYI	\$0.00 05/11/18	\$237.87	\$237.87	1005815 SEIBLES, REONTERIO	05/11/18
(\$238.64)	\$11,850.97	45.0	\$107,388	99	\$0.00	\$132.10	\$106.54	1 8280	1,400	\$0.00 05/11/18	\$238.64	\$238.64	1005337 RIVERS, KIERRA	05/11/18
(\$237,43)	\$13,175.89	40.0	\$94.972	99	\$0.00		\$100.54	1 8279	COYI	\$0.00 05/11/18	\$237.43	\$237.43	1004622 HARMON, KEITH	05/11/18
(\$227.95)	\$11,846.04	45.0	\$102.578	E6	\$0.00	\$174.99	\$52.96	1 8280	COYI	\$0.00 05/11/18	\$227.95	\$227,95	1005779 BAILEY, JALISA	05/11/18
(\$197.07)	\$9,084.74	45.0	\$88,682	99	\$0.00	\$94.73	\$102.34	1 8280	COYI	\$0.00 05/11/18	\$197.07	\$197.07	1005474 HUNT, ERICA	05/11/18
(\$208.14)	\$11,607.35	40,0	\$83,256	99	\$0.00	÷₽.	\$87.08	1 8281	1,400	\$0.00 05/11/18	\$208.14	\$208.14	1000268 HALLEY, LARRY	05/11/18
(\$238.39)	\$9,251.28	40.0	\$95,356	99	\$0.00	\$97.23	\$141,16	1 8279	C0Y1	\$0.00 05/11/18	\$238,39	\$238.39	1003108 JACKSON, MEGAN	05/11/18

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5-15-2018 0001002066 5-10-2018 0001005777 5-15-2018 0001001204

SMITH, TASHA THREATT, JOHN

> 2FMDK38C08BA77534 1FADP3K22EL255466

2014 FORD FOCUS 2006 FORD MUSTANG

2008 FORD EDGE

\$165.00 BBK TO DLR \$0.00 BBK TO DLR

\$0.00 BBK TO DLR

(\$6,080.69) (\$6,351.28) (\$4,912.03)

1ZVHT80N065258712

VIV

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Type Last Paid Balance

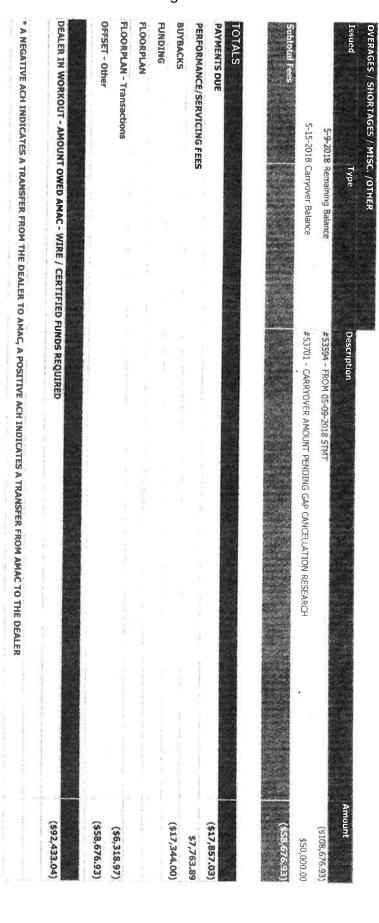


(\$6,318.97)	\$200.00	\$318.96	\$5,800.01						Subtotal
(\$1,478.50)	\$100.00 120 FORCED FINAL	\$26.50	\$1,352.00	\$1,690.00	122	2007 FORD FOCUS	1FAFP34N57W117728	Payoff	5-11-2018 0001004793
(\$454.68)	\$0.00 60 DAY CURT	\$143,68	\$311.00	\$3,110.00	67	2010 JEEP PATRIOT	1J4NF1GB2AD624050	Curtailment	5-11-2018 0001005831
(\$3,974.48)	\$100.00 120 FORCED FINAL	\$74.48	\$3,800.00	\$4,750.00	123	2007 INFINITI G35	JNKCV54E07M908774	Payoff	5-11-2018 0001004773
(\$411.31)	\$0.00 90 DAY CURT	\$74.30	\$337.01	\$3,370.00	96	2013 FORD FOCUS	1FADP3F25DL315054	Curtailment	5-11-2018 0001005113
Total Payoff	Reserve Notes	Fees	rincipal	Days Advanced Principal Old	Days / Old	Vehicle	NIA	Туре	Issued Advance #
								S	FLOORPLAN - Transactions
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									Subtotal
Total Floorplan	s Reserve Notes	Fees	Principal	ys Advanced d	Days Old	Vehicle	NIA	Term	Issued Advance # Term
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### From 05/09/2018 to 05/15/2018 - Printed: 5/16/2018 4:37:46 AM Weekly Transaction Summary



# MCCOY MOTORS LLC - MCCOYMOTORS@LIVE.COM

Payments	Payments Due and Performance/Servicing Fees	rvicing Fee	is.											
Drwr	Acct # Name	TODAYS	Amit P	Proc Fee Last Int	Postr	SF	Principal	Interest L	Late Fee	Fee Dwr	P/S Fee	P/S	Balance	Pmt Due
<b>Date</b> 05/09/18	1000837 MCINTOSH, ERIC	\$233.20	Tendered \$240.00	\$0.00 05/09/18	C0Y1	8279	\$132.29	\$100.91	\$6.80	99	\$96.000	40.0	\$7,448.31	(\$240.00)
05/09/18	1005335 KIDD, SHYQUELLA	\$237,01	\$237.01		COY.1	8280	\$130.92	\$106,09	\$0.00	99	\$106,655	45,0	\$11,872,33	(\$237.01)
05/09/18	1004566 MCALLISTER, SANDY	\$247.78	\$247.78	\$0.00 05/09/18	COY1	8279	\$95.36	\$152.42	\$0.00	99	\$99.112	40.0	\$14,642.69	(\$247.78)
05/09/18	1004604 POTTS, ROBYN	\$228.87	\$228.87	\$0.00 05/09/18	C0Y1	8279	5110.67	\$118.20	\$0.00	99	\$91.548	40.0	\$11,352.69	(\$228.87)
05/09/18	1002325 HUFF, PAUL	\$395.25	\$395.25	\$0.00 05/09/18	COY1	8279	\$208.62	\$186,63	\$0.00	99	\$158,100	40.0	\$9,139.44	(\$395,25)
05/09/18	1002823 JOHNSON, DEIRDRE	\$208,70	\$217.89	\$0.00 05/09/18	C0Y1	8279	\$53.80	\$154.90	\$9.19	99	\$87,156	40.0	\$10,970.95	(\$217.89)
05/09/18	1004563 MACKEY, ANGELA	\$237.28	\$237,28	\$0.00 05/08/18	COY1	8279	\$88,19	\$149.09	\$0.00	99	\$94.912	40.0	\$13,404.88	(\$237.28)
05/09/18	1005904 PERRY, SETERRIA	\$198.40	\$198.40	\$0.00 05/08/18	COY1	8280	\$22.70	\$175,70	\$0,00	99	\$89.280	45.0	\$10,926.30	(\$198.40)
05/09/18	1005232 HOPE, QUATARIUS	\$188.76	\$188.76	\$0.00 05/08/18	COYI	8280	\$18.72	\$170.04	\$0.00	99	\$84,942	45.0	\$12,756.87	(\$188.76)
05/09/18	1005232 HOPE, QUATARIUS	\$50,00	\$50.00	\$0.00 05/08/18	C0Y1	8280	\$50.00	\$0.00	\$0.00	99	\$22.500	45.0	\$12,756.87	(\$50,00)
81/60/50	1003838 CLINTON, JOHN	\$226.50	\$237.73	\$0.00 05/07/18	COY1	8281	\$74.48	\$152.02	\$11.23	99	\$95,092	40.0	\$12,019.27	(\$237.73)
05/09/18	1005476 HODGE, SHERITA	\$258.34	\$2.58.34	\$0.00 05/07/18	COYI	8280	\$123,21	\$135.13	\$0,00	99	\$116,253	45.0	\$12,977.26	(\$258.34)
05/09/18	1005811 THOMPSON,	\$197.69	\$197.69	\$6.00 05/07/18	C0Y1	8280	\$57,25	\$140.44	\$0.00	99	\$88.961	45.0	\$9,022.08	(\$197,69)
05/09/18	1002688 ANDREWS, DOMINIQUE	\$86.80	\$86,80	\$0.00 05/07/18	COY1	8279	\$58.06	\$28.74	\$0.00	99	\$34,720	40.0	\$9,657.52	(\$86,80)
05/09/18	999430 DOBIE, CEDRIC	\$160.00	\$160.00	\$0.00 05/10/18	CDY1	8279	\$42.10	\$117.90	\$0.00	99	\$64,000	40.0	\$9,197.41	(\$160.00)
05/09/18	1005818 WEATHERS, SHERRIE	\$10.00	\$10,00	\$0.00 05/12/18	COY1	8280	\$0.95	\$9.05	\$0.00	99	\$4.500	45.0	\$6,022,33	(\$10.00)
05/09/18	1002822 SHIPP, KEEYONA	\$188.34	\$188,34	\$0.00 05/09/18	COY1	B279	\$16.26	\$172.08	\$0.00	99	\$75.336	40.0	\$12,862.53	(\$188.34)
05/09/18	1002822 SHIPP, KEEYONA	\$50.00	\$50.00	\$0.00 05/09/18	C0Y1	8279	\$50.00	\$0.00	\$0.00	99	\$20,000	40.0	\$12,862,53	(\$50,00)
05/09/18	1005512 BAIZA-MEDINA, JUAN	\$15.11	\$25.00	\$0,00 05/09/18	COY1	8280	\$0.00	\$15.11	\$9.89	99	\$11.250	45.0	\$12,124.00	(\$25.00)
05/09/18	1004811 MOBLEY, ANGELA	\$439.00	\$443.95	(\$4.95) 05/09/18	274	8279	\$193.81	\$245,19	\$0,00	4	\$175,600	40.0	\$11,658.65	\$0.00
05/09/18	1005331 ROYAL, JACQUELINE	\$237.73	\$237.73	\$0.00 05/09/18	C0Y1	8280	\$70,72	\$167.01	\$0.00	99	\$106,979	45.0	\$12,758.32	(\$237.73)
05/09/18	1004273 BARBER, LAPRESHA	\$238.77	\$250.00	\$0.00 05/09/18	COY1	8281	\$72.84	\$165.93	\$11.23	99	\$100,000	40.0	\$10,655.08	(\$250,00)
05/10/18	1002916 KELLY, JULIAN	\$237.01	\$237.01	\$0.00 05/10/18	C0Y1	8281	\$144,94	\$92.07	\$0.00	99	\$94.804	40.0	\$9,087.53	(\$237.01)
05/10/18	1005765 ROSARTO, BRADLEY	\$239.76	\$239.76	\$0.00 05/10/18	COY1	8280	\$60.91	\$178.85	\$0.00	99	\$107.892	45.0	\$16,632.31	(\$239.76)
05/10/18	999763 FAULKENBERRY,	\$208,78	\$208,78	\$0.00 05/10/18	C0Y1	8281	\$87.31	\$121.47	\$0.00	99	\$83.512	40.0	\$11,645.98	(\$208.78)
05/10/18	1000833 MCGRIFF, DARNITIA	\$206.99	\$217.88	\$0.00 05/10/18	COY1	8281	\$108.67	\$98,32	\$10.89	99	\$87.152	40.0	\$9,996.25	(\$217.88)
05/10/18	1005786 MARTINO, CECILIA	\$249.55	\$249.55	\$0,00 05/10/18	COY1	8280	\$42.64	\$206.91	\$0.00	99	\$112,298	45.0	\$14,008.82	(\$249.55)
05/11/18	1004767 ROLLINS, ANTONIO	\$237.60	\$237.60	\$0.00 05/10/18	COY1	8279	\$146.51	\$91.09	\$0.00	99	\$95,040	40,0	\$9,367.38	(\$237.60)

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### From 05/09/2018 to 05/16/2018 - Printed: 5/16/2018 4:37:46 AM Weekly Transaction Summary

98.			d		Ì	137	100							
(\$298,20)	\$15,497.20	45,0	\$134_190	99	\$0.00	\$196.40	\$101.80	8280	COY1	\$0.00 05/11/18	\$298.20	\$298.20	1005884 CARR, JAMES	05/11/18
(\$227.52)	\$9,235,38	40.0	\$91.008	99	\$0.00	\$96.96	\$130.56	8281	C0Y1	\$0.00 05/11/18	\$227.52	\$227.52	59259 CHAMBERS, NATASHA	05/11/18
(\$219.41)	\$13,058.28	45.0	\$98,735	99	\$0.00	\$153.69	\$65.72	8280	COY1	\$0.00 05/11/18	\$219.41	\$219.41	1005813 CHERRY, TRUMALE	05/11/18
(\$175.26)	\$11,797.72	45.0	\$78,867	99	\$0.00	\$175.26	\$0.00	8280	COY1	\$0.00 05/11/18	\$175.26	\$175.26	1005913 PRINCE, ALEXIS	05/11/18
(\$202,58)	\$11,037.01	40.0	\$81.032	99	\$0.00	\$115.17	\$87.41	8281	CY1	\$0.00 05/11/18	\$202.58	\$202.58	999545 SCHRADER, ANDREA	05/11/18
(\$167.55)	\$8,551.98	45.0	\$75.398	99	\$0.00	\$102.81	\$64.74	8280	COY1	\$0.00 05/11/18	\$167.55	\$167.55	1005778 SEAMON, NATASHA	05/11/18
(\$248.84)	\$12,972.94	40.0	\$99.536	99	\$0.00	\$135.47	\$113,37	8279	COY1	\$0.00 05/11/18	\$248.84	\$248.84	1003527 GARCIA RUGERIO,	05/11/18
(\$248.02)	\$13,444.69	45.0	\$111.609	99	\$0.00	\$208.99	\$39.03	8280	COY1	\$0.00 05/11/18	\$248.02	\$248.02	1005769 CRUZADO, TENEKE	05/11/18
(\$198.50)	\$11,504.49	45.0	\$89.325	99	\$0.00	\$128.99	\$69.51	8282	COY1	\$0.00 05/11/18	\$198.50	\$198.50	1005477 DAVIE, TRAMAINE	05/11/18
(\$237.55)	\$12,666.19	45.0	\$106.898	99	\$0.00	\$131.73	\$105,82	8280	1,400	\$0.00 05/11/18	\$237,55	\$237.55	1005089 THOMAS, LORI	05/11/18
(\$103.79)	\$2,638.48	40.0	\$41.516	99	\$0.00	\$10.47	\$93.32	8279	COY1	\$0.00 05/11/18	\$103,79	\$103.79	997794 DIXON, LARRY	05/11/18
(\$237.53)	\$10,444.04	40.0	\$95.012	99	\$10.00	\$109.03	\$128.50	8279	C0Y1	\$0.00 05/11/18	\$237.53	\$237.53	1004770 EVANS, JESSICA	05/11/18
(\$237.93)	\$10,843.84	40.0	\$95.172	99	\$0.00	\$64.91	\$173.02	8279	COY1	\$0.00 05/11/18	\$237.93	\$237.93	1004752 FERGUSON,	05/11/18
(\$238.69)	\$9,814.80	40.0	\$95.476	99	\$0.00	\$103.01	\$135.68	8279	C0Y1	50.00 05/11/18	\$238.69	\$238,69	1001591 GOMEZ, APRIL	05/11/18
(\$228.37)	\$10,184.52	40.0	\$91.348	99	\$0.00	\$106.69	\$121.68	8279	COYI	\$0.00 05/11/18	\$228,37	\$228,37	1003385 GROLL, VICKIE	05/11/18
(\$236.11)	\$8,602.26	40.0	\$94,444	99	\$0.00	\$90.20	\$145.91	8279	C0Y1	\$0.00 05/11/18	\$236.11	\$236.11	1004755 GILLISPIE, NATANIEL	05/11/18
(\$198.04)	\$11,556.23	45.0	\$89.118	99	\$0.00	\$119.97	\$78.07	8280	COYI	\$0.00 05/11/18	\$198.04	\$198.04	1005550 BEAVERS, KENDARIOUS	05/11/18
(\$228.38)	\$13,874.00	45.0	\$102.771	99	\$0.00	\$228.38	\$0.00	8280	COYI	\$0.00 05/11/18	\$228.38	\$228,38	1005549 SEARS, JENNIFER	05/11/18
(\$237.67)	\$13,719.55	45.0	\$106.952	99	\$0.00	\$208.22	\$29.45	8280	COYI	\$0.00 05/11/18	\$237.67	\$237.67	1005231 WILLIAMS, RAHEEMAH	05/11/18
(\$237.53)	\$10,444.04	40.0	\$95,012	99	\$0.00	\$110.34	\$127.19	8279	COYI	\$0.00 05/11/18	\$237.53	\$237.53	1004770 EVANS, JESSICA	05/11/18
(\$238.04)	\$12,599.00	45.0	\$107.118	99	\$0.00	\$238,04	\$0.00	9280	COYL	\$0.00 05/04/18	\$238.04	\$238.04	1005929 BREAZEALE, DURRICK	05/11/18
(\$238.88)	\$12,178.06	40,0	\$95.552	99	\$0.00	\$142.34	\$96.54	8281	COYI	\$0.00 05/04/18	\$238.88	\$238.88	1003947 VOEUN, VOEUTH	05/11/18
(00.001\$)	\$8,065.95	45.0	\$45,000	99	\$0.00	\$100,00	\$0.00	8280	COY1	\$0.00 05/04/18	\$100.00	\$100.00	1005911 SHANTEAU-JACKSON,	05/11/18
(\$237.62)	\$12,751.49	40.0	\$95,048	99	\$0.00	\$70.42	\$167,20	8279	COY1	\$0.00 04/30/18	\$237.62	\$237.62	1003268 GREGORY, JOHN	05/11/18
(\$237.56)	\$10,608,78	40.0	\$95.024	99	\$0.00	\$56.80	\$180,76	8279	C0Y1	\$0.00 05/11/18	\$237,56	\$237,56	1001925 MOORE, ANTHONY	05/11/18
(\$238.48)	\$10,608.78	40.0	\$95,392	99	\$0.00	\$114.87	\$123.61	8279	C0Y1	\$0.00 05/11/18	\$238,48	\$238.48	1001925 MOORE, ANTHONY	05/11/18
(\$237.97)	\$13,163.84	40.0	\$95,188	99	\$0.00	\$136.76	\$101.21	8279	C0Y1	\$0.00 05/10/18	\$237.97	\$237.97	1005004 MOORE, BRITTANY	05/11/18
(\$237.97)	\$13,163.84	40.0	\$95.188	99	\$0.00	\$179.02	\$58.95	8279	COYI	\$0.00 05/10/18	\$237,97	\$237.97	1005004 MOORE, BRITTANY	05/11/18
(\$127.02)	\$9,996,25	40.0	\$50.808	99	\$3.61	\$0.00	\$123.41	8281	C0Y1	\$0.00 05/10/18	\$127.02	\$123.41	1000833 MCGRIFF, DARNITIA	05/11/18
(\$228.26)	510,948.98	40.0	\$91.304	99	\$0.00	\$105.42	\$121,84	8281	COY1	\$0.00 05/10/18	\$228,26	\$228.26	999754 HAGGINS, ASHIA	05/11/18
(\$238.42)	513,321,92	45.0	\$107,289	99	\$0.00	\$211.34	\$27.08	8280	C0Y1	\$0.00 05/10/18	\$238,42	\$238.42	1005785 BIVENS, JOHNNY	05/11/18
(\$160.00)	59,197.41	40.0	\$64.000	99	\$0.00	\$20.71	\$139.29	8279	C0Y1	\$0.00 05/10/18	\$160.00	\$160.00	999430 DOBIE, CEDRIC	05/11/18
(\$44,00)	\$11,465.27	40.0	\$17.600	99	\$0.00	\$8,51	\$35,49	8281	1400	\$0.00 05/15/18	\$44.00	\$44.00	999185 COUSAR, JASMINE	05/11/18
(\$260,00)	\$11,465.27	40,0	\$104,000	99	\$10.35	\$112.00	\$137,15	8281	COY1	\$0.00 05/15/18	\$260.00	\$249.15	999185 COUSAR, JASMINE	05/11/18
(\$2.98)	\$12,749.00	45.0	\$1.341	99	\$0.00	\$2.98	\$0.00	8280	COY1	\$0.00 05/10/18	\$2,98	\$2.98	1005544 COLEMAN, IVY	05/11/18
										CONTRACTOR OF THE PERSONS	distribution and an artist	-		-





From 05/09/2018 to 05/16/2018 - Printed: 5/16/2018 4:37,46 AM

Weekly Transaction Summary

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	05/15/18	05/15/18	05/15/18	05/15/18	05/15/18	05/14/18	05/12/18	05/12/18	05/12/18	05/12/18	05/12/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18	05/11/18
	999185 COUSAR, JASMINE	999185 COUSAR, JASMINE	1003745 TAYLOR, NATALIE	1005104 DAVIS, BRIAN	1005909 VAUGHN, SHERRY	1005000 SANDERS, WANDA	1005818 WEATHERS, SHERRIE	1003740 WALTON, SIERRA	1000689 MCDUFFIE, KEVIN	1004679 AVILES, GEORGE	1003740 WALTON, SIERRA	1003387 ROBERTSON, AUSTIN	1004562 BAILEY, PATRICK	1003032 LOGAN, RICHARD	1004720 HICKS, LATONYA	1005478 KIRKWOOD, TABITHA	1004086 KELLY, JESSIE	1004086 KELLY, JESSIE	1004086 KELLY, JESSIE	1005817 FRANCOIS, SARAH	1005323 HEMPHILL, EBONI	1001925 MOORE, ANTHONY	1005881 WYNN, DETERRIOUS	1005234 FEWELL, LAKINA	1004749 SINGLETON, ALICHIA	1005815 SEIBLES, REONTERIO	1005337 RIVERS, KIERRA	1004622 HARMON, KEITH	100S779 BAILEY, JALISA	1005474 HUNT, ERICA	1000268 HALLEY, LARRY	1003108 JACKSON, MEGAN
46	\$21.95	\$25,00	\$238.38	\$236.27	\$158.33	\$238.00	\$100.00	\$25.00	\$238.35	\$120.00	\$50.00	\$200.00	\$237.62	\$197.64	\$236,83	\$240.00	\$50.00	\$50,00	\$100.00	\$25.00	\$238,59	\$238.48	\$188.60	\$237.16	\$237.84	\$237.87	\$238.64	\$237.43	\$227.95	\$197.07	\$208,14	\$238.39
\$18,538.98	\$21.95	\$25,00	\$238.38	\$236.27	\$158.33	\$238.00	\$100.00	\$25.00	\$238.35	\$120.00	\$50.00	\$200.00	\$250.00	\$1,97.64	\$236.83	\$240.00	\$50,00	\$50.00	\$100,00	\$25,00	\$238.59	\$238.48	\$188.60	\$237.16	\$237.84	\$237.87	\$238.64	\$237.43	\$227.95	\$197.07	\$208,14	\$238.39
	\$0.00 05/15/18	\$0.00 05/15/18	\$0.00 05/15/18	\$0.00 05/15/18	\$0.00 05/15/18	\$0.00 05/14/18	\$0.00 05/12/18	\$0.00 05/12/18	\$0.00 05/12/18	\$0.00 05/12/18	\$0.00 05/12/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0.00 05/11/18	\$0,00 05/11/18	\$0.00 05/11/18
	COY1	COY	COY1	COY1	C0Y1	279	C0Y1	COYI	COYI	COY1	COY1	COYI	COY1	C0Y1	COYI	COY1	COY1	COY	COY1	COY	COY	COY	COY	COY	COY	COY	COYI	COY	COY	C0Y1	3,400	COYI
	1 8281	8281	8279	8280	8280	8279	8280	8279	1 8279	8279	1 8279	1 8279	1 8279	1 8279	1 8279	1 8280	1 8281	8281	1 8281	1 8280	1 8280	1 8279	1 8280	1 8280	1 8279	1 8280	1 8280	1 8279	1 8280	1 8280	1 8281	1 8279
\$7,770.54 \$10,677.42	\$13.00	\$0.00	\$110,32	\$128.66	\$0.00	\$183.28	\$77.39	\$0.00	\$172.36	\$66.65	\$0.00	\$102.63	\$0.00	\$113.82	\$61.50	\$0.00	\$50.00	\$0.51	\$0.00	\$0.00	\$121.29	\$182,62	\$102.86	\$110.53	\$100.09	\$97.17	\$106.54	\$100.54	\$52.96	\$102,34	\$87.08	\$141.16
POSSESSION OF THE PERSON NAMED IN	\$8.95	\$25.00	\$128.06	\$107.61	\$158.33	\$54.72	\$22.61	\$25.00	\$65.99	\$53,35	\$50.00	\$97,37	\$237.62	\$83.82	\$175.33	\$240.00	\$0.00	\$49.49	\$100.00	\$25.00	\$117.30	\$55.86	\$85,74	\$126.63	\$137.75	\$140.70	\$132,10	\$136.89	\$174.99	\$94.73	\$121,06	\$97.23
\$86.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,00	\$0.00	\$0.00	\$0.00	\$0.00	\$0,00	\$12.38	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	99	99	99	99	99	6	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99
\$7,763.89	\$8.780	\$10.000	\$95,352	\$106.322	\$71.249	\$95,200	\$45,000	\$10,000	\$95.340	\$48.000	\$20.000	\$80.000	\$100,000	\$79,056	\$94.732	\$108.000	\$20,000	\$20.000	\$40,000	\$11.250	\$107.366	\$95,392	\$84.870	\$106,722	\$95,136	\$107.042	\$107,388	\$94.972	\$102.578	\$88,682	\$83.256	\$95,356
	40.0	40.0	40.0	45.0	45.0	40.0	45.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0	40.0	45.0	40.0	40.0	40.0	45.0	45.0	40.0	45.0	45.0	40.0	45.0	45.0	40.0	45.0	45.0	40.0	40.0
	\$11,465.27	\$11,465.27	\$12,259.97	\$9,638.46	\$9,349.00	\$7,247.31	\$6,022.33	\$14,036.84	\$11,001.78	\$10,280.05	\$14,036.84	\$9,302.75	\$11,794,86	\$12,811.75	\$11,277.50	\$12,899.60	\$13,427.34	\$13,427.34	\$13,427.34	\$8,499.00	\$10,491.72	\$10,608.78	\$9,446.29	\$12,172.86	\$12,367.25	\$13,547.36	\$11,850.97	\$13,175.89	\$11,846.04	\$9,084.74	\$11,607.35	\$9,251.28
(\$17,857.03)	(\$21.95)	(\$25,00)	(\$238.38)	(\$236.27)	(\$158.33)	\$0.00	(\$100.00)	(\$25.00)	(\$238.35)	(\$120.00)	(\$50.00)	(\$200,00)	(\$250.00)	(\$197.64)	(\$236.83)	(\$240.00)	(\$50.00)	(\$50,00)	(\$100.00)	(\$25.00)	(\$238.59)	(\$238.48)	(\$188.60)	(\$237.16)	(\$237.84)	(\$237.87)	(\$238.64)	(\$237.43)	(\$227.95)	(\$197.07)	(\$208.14)	(\$238.39)

"LOORPLAN - Transactions

### Weekly Transaction Summary rom 05/09/2018 to 05/16/2018 - Printed 5/16/2018 4 37 46 AM

5-15-2018 0001002066

SANDERS, KIANNA

Name

VIN

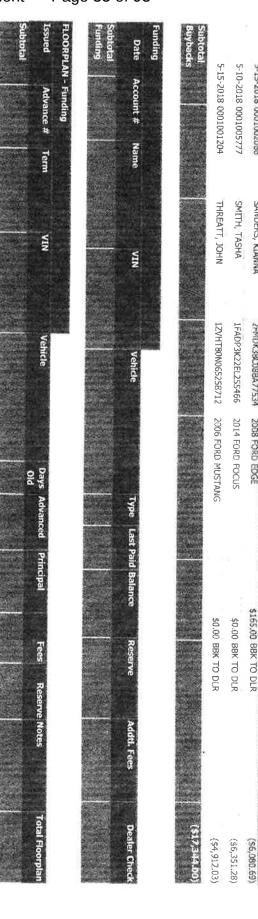
2FMDK38CD8BA77534

2008 FORD EDGE

\$165.00 BBK TO DLR Reserve Notes



Issued Advance #	Туре	NIA	Vehicle	ς.	Advanced	Principal	Fees	Reserve Nates	Total Payoff
5-11-2018 0001005113	Curtailment	1FADP3F25DL315054	2013 FORD FOCUS	96 90	\$3,370.00	\$337.01	\$74,30	SO.00 90 DAY CURT	(\$411.31)
5-11-2018 0001004773	Payoff	JNKCV54E07M908774	2007 INFINITI G35	123	\$4,750.00	\$3,800.00	\$74.48	\$100.00 120 FORCED FINAL	(\$3.974.48)
5-11-2018 0001005831	Curtailment	1J4NF1GB2AD624050	2010 JEEP PATRIOT	67	\$3,110.00	\$311,00	\$143.68	\$0,00 60 DAY CURT	(\$454.68)
5-11-2018 0001004793	Payoff	1FAFP34N57W117728	2007 FORD FOCUS	122	\$1,690.00	\$1,352.00	\$26.50	\$100.00 120 FORCED FINAL	(\$1,478.50)
Subtotal						10.008/5\$	96'812\$	\$200,00	(\$6,318.97)
	<b>经验的股份的</b>		温が 発性 から 一川 から なら あんか						



\* A NEGATIVE ACH INDICATES A TRANSFER FROM THE DEALER TO AMAC, A POSITIVE ACH INDICATES A TRANSFER FROM AMAC TO THE DEALER

(\$108,676.93)

(\$6,318.97)

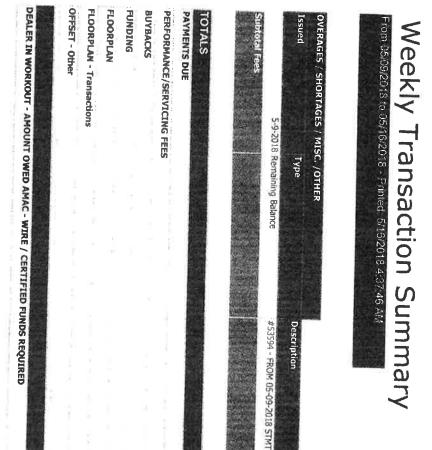
(\$17,344.00)

\$7,763.89

(\$17,857.03)

(\$108,676.9)

(\$142,433.04)





# Re: Notice of Demand and Default



#### Mccoy Motors

Wed 5/16/2018 7:01 PM

16 Eric Cogswell <ecogswell@acemotoracceptance.com>; Robin Milestone <rmilestone@acemotoracceptance.com>

© Russ Algood < russ@acemotoracceptance.com>; davebadger@badgeriawnc.com < davebadger@badgeriawnc.com>; henderson@title11.com < henderson@title11.com>;

#### 7 attachments (2 M8)

Accelerated Floorplan 5-16-2018.pdf; McCoy Outstanding Titles.pdf 5.15.ace.email.docx, 5.16.wekly.statement.pdf; revised.5.16.pdf; McCoy Motors Default and Demand 5-16-2018.pdf; MCCOY MOTORS LLC (8251)-2018-05-16-REV1.pdf; Mccoy Motors

a criminal problem). I got that email at 12:08 pm on 5/15/18 even more headaches. Notice I finally got an email at least talking about the \$50K for the GAP Waiver/Insurance mess (which I think could not only be a civil problem but also that discussions should be between us. So since he wasn't copied in the last email I thought he should be made aware of what Robin is doing & likely to cause Russ & Ace Russ asked that last time I pointed out Robin's legal mishaps (after Robin told me I was wrong in an email, then I explained the situation to Russ & the employee was fired)

payoff a car (Robin decided to get an attitude). But obviously had to agree, within 20 minutes of that phone call I got a "revised weekly statement" taking away the \$50k credit, shortly after that I got a notice of default Then today I received my weekly statement which also acknowledged the \$50k for the Gap mess. My wife called shortly after that to ask if we could bring over a check to

of Hamilton it will likely convert to a Chapter 7 and I doubt Hamilton will even come close to being paid in full. Which my guess is then they will look at the guarantors Maybe I've been to nice to this point, but I'm not sure why Robin seemed to take the \$50K credit back after acknowledging it twice in email and verbally last week. At this point Ace has not credited millions of dollars to consumers accounts. Which I believe under Federal UCC they had a fiduciary duty to do. If the Judge puts those Gap claims in front I have said before if I am right on the Gap & 20 years experience tells me I am along with many other industry experts. It is likely criminal and civil. I estimate in the last 3 years I sincerely hope Russ can put the Reins on him before he causes more trouble. We work in one of the most regulated industries in the country and for 20 years this is all I've

Sincerely,

done. So I ask everyone use common sense and talk.

Rob McCoy 803-577-9779 cell Thank you,

This email was sent by Robin Milestone at 12:08pm on 5/15

McCoy Motors-

RE: Recent GAP cancellation request by the dealership and follow up to meeting between McCoy Motors and AMAC

outstanding amounts owed related to customer payments, floorplan or buybacks. In the event that any or all of the "carryover balance" were to be "credited" to McCoy Motors, \$108,676.93. It was stated in the meeting, this in not a credit from AMAC nor and admission of wrongdoing by either party. The credit will not be applied specifically to any GAP cancellations on contracts purchased by AMAC and later repurchased by McCoy Motors. The last weekly statement as of 5/9/18 indicated McCoy Motors owed AMAC has agreed to show a "Carryover Balance" on the Weekly statement in the amount of \$50,000 while the two parties work towards a permanent agreement related to AMAC would apply the credit first to buybacks processed related to Outstanding titles never received by AMAC.

the Dealer Agreement including outstanding payments due, floorplan, buybacks to receive a title, etc.; McCoy Motors will keep current on other items owed AMAC and McCoy Motors have agreed to seek more information, follow through on outstanding GAP cancellations and continue to move forward with all other items owed per

Please acknowledge or inquire of any misunderstandings

Robin Milestone

**Customer Service** 

Ace Motor Acceptance Corporation

p: 704-882-7100 ext 7163

704-200-9221

e: rmilestone@myamac.com

Case 18-03036 Doc 16 Filed 07/17/18 Entered 07/17/18 19:17:42 Desc Main Document Page 39 of 93

Eric Cogewell

Risk Manager

Ace Motor Acceptance Corporation

p: 704-882-7100 ext 7146

f: 704-625-7542
e: eccgswell@myamac.com

To: Mccoy Motors; Robin Milestone
Subject: Notice of Demand and Default

Sent: Wednesday, May 16, 2018 3:08 PM

From: Eric Cogswell <ecogswell@acemotoracceptance.com>

Please read the attached Notice and contact Robin Milestone when you are finished.

## Re: Notice of Demand and default

# Russ Algood < russ@acemotoracceptance.com>

Thu 5/17/2018 10:24 AM

'a Mccoy Mators <mccaymotors@live.com>;

्रEric Cogswell <ecogsweil@acemotoracceptance.com>; Robin Milestone <rmilestone@acemotoracceptance.com>; davebadger@badgerlawnc.com <davebadger@badgerlawnc.com>; henderson@title11.com <henderson@title11.com>;

I will be happy to meet with you this afternoon. Let me know what time you will be at Ace and how money you will bring

Loak forward to seeing you later roday

Sent from my iPhone

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On May 16, 2018, at 7:01 PM, Mccoy Motors < mccgymotors@live.com> wrote

check to payoff a car (Robin decided to get an attitude). But obviously had to agree, within 20 minutes of that phone call I got a "revised weekly statement taking away the \$50k credit, shortly after that I got a notice of default. Then today I received my weekly statement which also acknowledged the \$50k for the Gap mess. My wife called shortly after that to ask if we could bring over a not only be a civil problem but also a criminal problem). I got that email at 12:08 pm on 5/15/18 to cause Russ & Ace even more headaches. Notice I finally got an email at least talking about the \$50K for the GAP Waiver/Insurance mess (which I think could was fired) that discussions should be between us. So since he wasn't copied in the last email I thought he should be made aware of what Robin is doing & likely

then they will look at the guarantors. puts those Gap claims in front of Hamilton it will likely convert to a Chapter 7 and I doubt Hamilton will even come close to being paid in full. Which my guess is the last 3 years Ace has not credited millions of dollars to consumers accounts. Which I believe under Federal UCC they had a fiduciary duty to do. If the Judge I have said before if I am right on the Gap & 20 years experience tells me I am along with many other industry experts. It is likely criminal and civil. I estimate in

This email was sent by Robin Milestone at 12:08pm on 5/15

Maybe I've been to nice to this point, but I'm not sure why Robin seemed to take the \$50K credit back after acknowledging it twice in email and verbally last week. At this point I sincerely hope Russ can put the Reins on him before he causes more trouble. We work in one of the most regulated industries in the country and for 20 years this is all I've done. So I ask everyone use common sense and talk

Sincerely,

Rob McCoy

803-577-9779 cell

McCoy Motors-

RE: Recent GAP cancellation request by the dealership and follow up to meeting between McCoy Motors and AMAC

credit will not be applied specifically to any outstanding amounts owed related to customer payments, floorplan or buybacks. In the event that any or all of the received by AMAC. "carryover balance" were to be "credited" to McCoy Motors, AMAC would apply the credit first to buybacks processed related to Outstanding titles never indicated McCoy Motors owed \$108,676.93. It was stated in the meeting, this in not a credit from AMAC nor and admission of wrongdoing by either party. The agreement related to GAP cancellations on contracts purchased by AMAC and later repurchased by McCoy Motors. The last weekly statement as of 5/9/18 AMAC has agreed to show a "Carryover Balance" on the Weekly statement in the amount of \$50,000 while the two parties work towards a permanent

items owed per the Dealer Agreement including outstanding payments due, floorplan, buybacks to receive a title, etc.; McCoy Motors will keep current AMAC and McCoy Motors have agreed to seek more information, follow through on outstanding GAP cancellations and continue to move forward with all other From: Eric Cogswell < ecogswell@acemotoracceptance.com > Sent: Wednesday, May 16, 2018 3:08 PM

Robin Milestone
Customer Service
Ace Motor Acceptance Corporation
p: 704-882-7100 ext 7163
f: 704-200-9221
e: rmilestone@myamac.com

Thank you,

Please acknowledge or inquire of any misunderstandings.

on other items owed.

<McCoy Outstanding Titles.pdf>

Please read the attached Notice and contact Robin Milestone when you are finished.

Subject: Notice of Demand and Default

To: Mccoy Motors; Robin Milestone

p: 704-882-7100 ext 7146 f: 704-625-7542 e: ecogswell@myamac.com Eric Cogswell
Risk Manager
Ace Motor Acceptance Corporation

<Mccoy Motors Accelerated Floorplan 5-16-2018,pdf> <McCoy Motors Default and Demand 5-16-2018.pdf> <MCCOY MOTORS LLC (8251)-2018-05-16-REV1.pdf> <5.16.wekly.statement.pdf> <revised.5.16.pdf> <5.15.ace.email.docx>

## Re: Notice of Demand and default

#### Mccoy Motors

Thu 5/17/2018 10:35 AM

nt Items

te:Russ Algood <russ@acemotoracceptance.com>.

cc Eric Cogswell <ecogswell@acemotoracceptance.com>; Robin Milestone <rmilestone@acemotoracceptance.com>; davebadger@badgerlawnc.com <davebadger@badgerlawnc.com>; henderson@title11.com <henderson@title11.com>

We've met before and you lied about the gap claim credit

When will you honor your word? Which since you lied obviously means nothing

l already went to Ace and you lied and wasted both of our time because you're acting like a 2 year old. It is my intention to get a trustee appointment so I can at least deal with someone

Unless you wanna bring me a certified check for the \$50k then we can talk.

Those 2 emails and verbal agreement you sent I believe constitutes a contract, which you violated yesterday.

Rob

Sent from my iPhone

On May 17, 2018, at 10:24 AM, Russ Algood < russ@acemotoracceptance.com> wrote:

Rob

I will be happy to meet with you this afternoon. Let me know what time you will be at Ace and how money you will bring

Look forward to seeing you later today

Sent from my iPhone

On the 16 2010 of 7:01 014 5 from 1 from

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Rob McCoy

803-577-9779 cell

McCoy Motors-

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RE: Recent GAP cancellation request by the dealership and follow up to meeting between McCoy Motors and AMAC

apply the credit first to buybacks processed related to Outstanding titles never received by AMAC. payments, floorplan or buybacks. In the event that any or all of the "carryover balance" were to be "credited" to McCoy Motors, AMAC would admission of wrongdoing by either party. The credit will not be applied specifically to any outstanding amounts owed related to customer statement as of 5/9/18 indicated McCoy Motors owed \$108,676.93. It was stated in the meeting, this in not a credit from AMAC nor and permanent agreement related to GAP cancellations on contracts purchased by AMAC and later repurchased by McCoy Motors. The last weekly AMAC has agreed to show a "Carryover Balance" on the Weekly statement in the amount of \$50,000 while the two parties work towards a

Motors will keep current on other items owed. with all other items owed per the Dealer Agreement including outstanding payments due, floorplan, buybacks to receive a title, etc.; McCoy AMAC and McCoy Motors have agreed to seek more information, follow through on outstanding GAP cancellations and continue to move forward

Thank you,

Customer Service Robin Milestone

Ace Motor Acceptance Corporation

p: 704-882-7100 ext 7163 f: 704-200-9221 e: milestone@myamac.com

From: Eric Cogswell <<u>ecogswell@acemotoracceptance.com</u>>
Sent: Wednesday, May 16, 2018 3:08 PM
To: Mccoy Motors; Robin Milestone

Subject: Notice of Demand and Default

Please read the attached Notice and contact Robin Milestone when you are finished.

Eric Cogswell

Risk Manager

Ace Motor Acceptance Corporation

p: 704-882-7100 ext 7146
f: 704-625-7542
e: ecogswell@myamac.com

<5.15.ace.email.docx>

<5.16.wekly.statement.pdf>

<revised.5.16.pdf>

<McCoy Motors Default and Demand 5-16-2018.pdf>

<MCCOY MOTORS LLC (8251)-2018-05-16-REV1.pdf>

<Mccoy Motors Accelerated Floorplan 5-16-2018 pdf>

<McCoy Outstanding Titles.pdf>

ROD

## Re: Notice of Demand and default

# Russ Algood <russ@acemotoracceptance.com>

Thu 5/17/2018 1:15 PM

is Mccay Motars < mccaymators@live.com>

ca Eric Cogswell <ecogswell@acemotoracceptance.com >; Robin Milestone <rmilestone@acemotoracceptance.com >; davebadger@badgerlawnc.com <davebadger@badgerlawnc.com>; henderson@title11.com <henderson@title11.com>;

MCCOY MOTORS LLC (8251)-2018-05-16-REV1.pdf; McCoy Email.pdf. McCoy Warkout Summary 4.27.18 (1),pdf; MCCOY MOTORS LLC (8251)-2018-04-25 (1),pdf; MCCOY MOTORS LLC (8251)-2018-05-02 (2),pdf; MCCOY MOTORS LLC (8251)-2018-05-09.pdf;

### Original Proposed Workout:

Dealer would cover all payments, floorplan transactions, missing title buybacks and buybacks AMAC possessed titles Friday, 4/27/18 Summary totaled \$70,797.43

amounts related to customer payments collected by McCoy Motors on accounts owned by AMAC, amounts owed for buybacks, since May 1st, amounts owed on floor plan etc., Even with a

discuss anything other than the 1 title she wanted to pick up which we had already agreed to. I offered to discuss it with you today, which you have refused, In addition you have not paid any

reduction of what is due today of \$50,000 related to the disputed GAP amount, McCoy Motors still owes \$92,433.04.

could be credited related to a GAP refund. We honored what we told you. However you did not pay the balance still due. We attempted to discuss this with Misty McCoy but she refused to

Our agreement was that any GAP refund was in dispute and that you would pay any amounts owed over and above the disputed amount while we worked to resolve how much, if anything,

McCoy Motors paid nothing additional until yesterday, May 16th, and only paid \$3,974.48 to payoff 1 floor planned vehicle. McCoy Motors did not provide payment until 5/01/18 and only paid \$29,814.19, shorting workout plan by \$40,983.24

5/09/18- \$108,676.93 (\$15,811.50 collected in customer payments on AMAC accounts by McCoy Motors) 5/02/18-\$86,951.66 (\$16,079.67 collected in customer payments on AMAC accounts by McCoy Motors) 5/16/18- \$142,433.04 (\$17,857.03 collected in customer payments on AMAC accounts by McCoy Motors) Total collected in customer payments on AMAC accounts by NicCoy Motors between 4/26/18- 5/15/18= \$49,748.20

4/25/18- \$74,025.37

Attached Statements

On Thu, May 17, 2018 at 10:35 AM, Mccoy Motors < mccoymotors@live.com> wrote We've met before and you lied about the gap claim credit

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Sent from my iPhone

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McCoy Motors-

RE: Recent GAP cancellation request by the dealership and follow up to meeting between McCoy Motors and AMAC

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forward with all other items owed per the Dealer Agreement including outstanding payments due, floorplan, buybacks to receive a title, AMAC and McCoy Motors have agreed to seek more information, follow through on outstanding GAP cancellations and continue to move Customer Service
Ace Motor Acceptance Corporation

p: 704-882-7100 ext 7163
f: 704-200-9221
e: rmilestone@myamac.com

From: Eric Cogswell <ecogswell@acemo

Thank you,

Please acknowledge or inquire of any misunderstandings.

etc.; McCoy Motors will keep current on other items owed.

From: Eric Cogswell <<u>ecogswell@acemotoracceptance.com</u>>
Sent: Wednesday, May 16, 2018 3:08 PM

Case 18-03036 Doc 16 Filed 07/17/18 Entered 07/17/18 19:17:42 Desc Main Document Page 52 of 93

<McCoy Outstanding Titles.pdf>

<MCCOY MOTORS LLC (8251)-2018-05-16-REV1.pdf>
<Mccoy Motors Accelerated Floorplan 5-16-2018.pdf;</p>

Russ Algood
Chief Executive Officer
Ace Motor Acceptance Corporation

p: 704-882-7165
m:704-904-5829
f: 704-882-5847
e: russ@inyamac.com

Eric Cogswell
Risk Manager
Ace Motor Acceptance Corporation

p: 704-882-7100 ext 7146
f: 704-825-7542
e: eccgswell@myamac.com
<5.15.ace.email.docx>
<5.16.wekly.statement.pdf>
<nevised.5.16.pdf>
</ne>
<McCoy Motors Default and Demand 5-16-2018.pdf>

To: Mccoy Motors; Robin Milestone
Subject: Notice of Demand and Default

Please read the attached Notice and contact Robin Milestone when you are finished,

#### Desc Main Re: Notice of Demand and default Mccoy Motors

Thu 5/17/2018 2:40 PM

ic Russ Algood <russ@acemotoracceptance.com>

release those titles to NextGear at this time, considering your behavior cleared everything up. However, it took you a week to send the email confirming the Gap issue in writing. Then in less than 24 hours later you took it back, I'm not sure I can even trust you to At the time of our discussion the amount owed to you was \$108 minus the \$50k would of left \$58k, I had NextGear setup to send you \$48k for titles. So a \$10k check dropped off would of

Mainly what you're owed money for is titles which you know, I can easily turn titles into cash, but you want to fight on everything

So once you stop sending emails giving credits then taking them away, we can talk

When you give me credit for thase Gap contracts as required by the contract & law, I'll be happy to continue this conversation. But no "temporary credit", I want it in writing and signed

But right now I feel your in violation of the Gap agreement, which has been due to me a lot longer than your weekly statements. I'm done with this childish behavior

Sent from my iPhane

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Friday, 4/27/18 Summary totaled \$70,797.43 Dealer would cover all payments, floorplan transactions, missing title buybacks and buybacks AMAC possessed titles

McCoy Motors did not provide payment until 5/01/18 and only paid \$29,814.19, shorting workout plan by \$40,983.24 McCoy Motors paid nothing additional until yesterday, May 16th, and only paid \$3,974.48 to payoff 1 floor planned vehicle.

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Rob McCoy

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Thank you,

Customer Service Robin Milestone

Ace Motor Acceptance Corporation

Desc Main

e: rmilestone@myamac.com p: <u>704-882-7100 ext 7163</u> f: <u>704-200-9221</u>

**Sent:** Wednesday, May 16, 2018 3:08 PM From: Eric Cogswell < <a href="mailto:ecogswell@acemotoracceptance.com">ecogswell@acemotoracceptance.com</a>

Subject: Notice of Demand and Default To: Mccoy Motors; Robin Milestone

Please read the attached Notice and contact Robin Milestone when you are finished.

Erfc Cogswell Risk Manager p: 704-882-7100 ext 7146 r: 704-625-7542 Ace Motor Acceptance Corporation ecogswell@myamac.com

<5.15.ace,email:docx>

<5.16.wekly.statement.pdf>

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<MCCOY MOTORS LLC (8251)-2018-05-16-REV1.pdf> <MCCQY MOTORS LLC (8251)-2018-05-09.pdf> <MCCOY MOTORS LLC (8251)-2018-05-02 (2),pdf> <MCCOY MOTORS LLC (8251)-2018-04-25 (1).pdf> <McCoy Workout Summary 4.27 18 (1) pdf> p: 704-882-7165 m:704-904-5829 f: 704-882-5847 e: russ@myamac.com Russ Algood
Chief Executive Officer
Ace Motor Acceptance Corporation

<McCoy Email.pdf>

#### Case 18-03036 Doc 16 Filed 07/17/18 Entered 07/17/18 19:17:42 Desc Main Page 59 of 93 Document

Re: Notice of Demand and default

# Russ Algood <russ@acemotoracceptance.com>

Thu 5/17/2018 4:15 PM

15: Mccoy Motors <mccoymotors@live.com>; Jim Henderson <henderson@title11.com>; davebadger <davebadger@badgerlawnc.com>;

the customer 10 days to redeem the vehicle. that AMAC was not notified of a repo nor provided a repo letter from McCoy as requested last week. Additionally, the majority of the contracts repurchased were done so prior to allowing disputed amount will not be close to \$50,000. Included in the request was duplicate accounts, accounts which were sold to Spartan (which GAP would remain with the contract) and others GAP refund from the GAP company based on the % of the GAP cost earned. Upon your request last week for cancellations, AMAC has begun to research the cancellations and feels the from McCoy Motors to cancel the GAP prior to their repurchase of the contract or any time until prior to last week. We would not cancel GAP protection without such a request as this could leave to customer who purchased the GAP without protection. Once the Dealer (McCoy) repurchased the Contract any right to cancel the GAP would be McCoy's and they would receive the We believe that the vast majority if not all were McCoy's responsibility / right to cancel. In no instance did we get any request from the customer to cancel. In no case did we receive a request

Motors agrees to cover any shortages in advance. This would be collective of the group of titles, not individually in the event NextGear is willing for advance an amount over a buyback, for While AMAC would prefer to adhere strictly to the dealer agreement, we would make a concession and supply a guarantee of title to NextGear for buyback and floorplan titles if McCoy example, on a singular unit

---- Forwarded message ------

Date: Thu, May 17, 2018 at 2:40 PM

Subject: Re: Notice of Demand and default

To: Russ Algood < nuss@acemotoracceptance.com>

Mainly what you're owed money for is titles which you know, I can easily turn titles into cash, but you want to fight on everything

cleared everything up. However, it took you a week to send the email confirming the Gap issue in writing. Then in less than 24 hours later you took it back. I'm not sure I can even trust you to At the time of our discussion the amount owed to you was \$108 minus the \$50k would of left \$58k, I had NextGear setup to send you \$48k for titles. So a \$10k check dropped off would of

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Rob

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Unless you wanna bring me a certified check for the \$50k then we can talk

Those 2 emails and verbal agreement you sent ( believe constitutes a contract, which you violated yesterday.

Rob

Sent from my iPhone

On May 17, 2018, at 10:24 AM, Russ Algood < russ@acemotoracceptance.com> wrote:

I will be happy to meet with you this afternoon. Let me know what time you will be at Ace and how money you will bring

Look forward to seeing you later today

Sent from my iPhone

On May 16, 2018, at 7:01 PM, Mccoy Motors < mccoymotors@live.com> wrate:

Then today I received my weekly statement which also acknowledged the \$50k for the Gap mess. My wife called shortly after that also a criminal problem). I got that email at 12:08 pm on 5/15/18. an email at least talking about the \$50K for the GAP Waiver/Insurance mess (which I think could not only be a civil problem but thought he should be made aware of what Robin is doing & likely to cause Russ & Ace even more headaches. Notice I finally got situation to Russ & the employee was fired) that discussions should be between us. So since he wasn't copied in the last email I Russ asked that last time I pointed out Robin's legal mishaps (after Robin told me I was wrong in an email, then I explained the

minutes of that phone call I got a "revised weekly statement" taking away the \$50k credit, shortly after that I got a notice of to ask if we could bring over a check to payoff a car (Robin decided to get an attitude). But obviously had to agree, within 20

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Sincerely,

Rob McCoy

803-577-9779 cell

This email was sent by Robin Milestone at 12:08pm on 5/15

McCay Motors-

RE: Recent GAP cancellation request by the dealership and follow up to meeting between McCoy Motors and AMAC.

balance" were to be "credited" to McCoy Motors, AMAC would apply the credit first to buybacks processed related to Outstanding outstanding amounts owed related to customer payments, floorplan or buybacks. In the event that any or all of the "carryover titles never received by AMAC. not a credit from AMAC nor and admission of wrongdoing by either party. The credit will not be applied specifically to any Motors. The last weekly statement as of 5/9/18 indicated McCoy Motors owed \$108,676.93. It was stated in the meeting, this in towards a permanent agreement related to GAP cancellations on contracts purchased by AMAC and later repurchased by McCoy AMAC has agreed to show a "Carryover Balance" on the Weekly statement in the amount of \$50,000 while the two parties work

to move forward with all other items owed per the Dealer Agreement including outstanding payments due, floorplan, buybacks to receive a title, stc.; McCoy Motors will keep current on other items owed AMAC and McCoy Motors have agreed to seek more information, follow through on outstanding GAP cancellations and continue

Please acknowledge or inquire of any misunderstandings.

e: milestone@myamac.com

704-882-7100 ext 7163

704-200-9221

Ace Motor Acceptance Corporation

Customer Service Robin Milestone Thank you,

Sent: Wednesday, May 16, 2018 3:08 PM

Subject: Notice of Demand and Default To: Mccoy Motors; Robin Milestone

Please read the attached Notice and contact Robin Milestone when you are finished.

From: Eric Cogswell < ecogswell@acemotoracceptance.com>

<McCoy Email.pdf> <MCCOY MOTORS LLC (8251)-2018-05-16-REV1,pdf> <MCCOY MOTORS LLC (8251)-2018-05-02 (2).pdf> <MCCOY MOTORS LLC (8251)-2018-05-09.pdf> <MCCOY MOTORS LLC (8251)-2018-04-25 (1).pdf> <McCoy Workout Summary 4,27.18 (1),pdf> 3 p: 704-882-7165 m: 704-904-5829 f: 704-882-5847 e: russ@myamac.com Russ Algood
Chief Executive Officer
Ace Motor Acceptance Corporation

<McCoy Outstanding Titles.pdf> < Mccoy Motors Accelerated Floorplan 5-16-2018,pdf> <MCCOY MOTORS LLC (8251)-2018-05-16-REVI.pdf> <McCoy Motors Default and Demand 5-16-2018,pdf> <revised.5.16.pdf> <5,16.wekly.statement.pdf> <5.15,ace.email.docx> p: <u>704-882-7100 ext 7146</u> f: <u>704-625-7542</u> e: <u>ecogswell@myamac.com</u>

Eric Cogswell Risk Manager Ace Motor Acceptance Corporation

Russ Algood
Chief Executive Officer
Ace Motor Acceptance Corporation
p: 704-882-7165
m: 704-904-5829
f: 704-882-5847
e: russ@myamac.com

#### Mccoy Motors

Thu 5/17/2018 6:19 PM

's Russ Algood <russ@acemotoracceptance.com>; Jim Henderson <henderson@titie11 com>; davebadger <davebadger@badgeriawnc.com>

Addendum, line 3) expiration of any redemption period following the repossession or surrender of the Collateral. (in SC the redemption period by law I've provided you with an excel spreadsheet based on pro-rata, all you've provided me with is generalities. Page 2 of the contract says Termination of

requires full payoff within 10 days, which would also mean the customer no longer needs Gap.)

payee on a repossession refund Also on page 2 under Your Right to cancel: In the event of cancellation, the financial institution/lender will be named as payee on all refunds and sole

The following email was sent out on 5/30/17 by Ace:

To all, As of June 5th AMAC will no longer be accepting Ownerguard GAP due to a substantial rate increase in combination with them As of June 5th AMAC will no longer be accepting Ownerguard GAP due to a substantial rate increase in combination with them

your sales representative for any additional questions you may have in your DMS system to CARco so it prints out properly on the retail installment contract and keep the price at the \$399. Please call programmed feel free to send them the form as you can print these directly out of your DMS. Please remember to change the name forms out to several of the DMS companies so please check with your provider to see if they have it programmed already. If it is not CARco GAP will be AMAC's new provider. Please find the CARco GAP forms attached to this email. We have already sent these

CARco GAPCARco GAP2

the dealer 100% of the premium). You can't have it both ways, on one hand you say the deals belong to Ace and in this email you call is AMAC's Gap Provider (even though you charged

Either it's you contract or it's not & either it's your Gap or it's not

Currently you made me pay 100% of the premium and gave me \$0 credit for the pro-rata amount due back. That's just plain theft in my opinion.

But again, I'd be more than happy to let a trustee decide

Sent: Thursday, May 17, 2018 4:15:35 PM From: Russ Algood < russ@acemotoracceptance.com> To: Mccoy Motors; Jim Henderson; davebadger

Subject: Re: Notice of Demand and default

the customer 10 days to redeem the vehicle that AMAC was not notified of a repo nor provided a repo letter from McCoy as requested last week. Additionally, the majority of the contracts repurchased were done so prior to allowing disputed amount will not be clase to \$50,000 included in the request was duplicate accounts, accounts which were sold to Spartan (which GAP would remain with the contract) and others GAP refund from the GAP company based on the % of the GAP cost earned. Upon your request last week for cancellations, AMAC has begun to research the cancellations and feels the leave to customer who purchased the GAP without protection. Once the Dealer (McCoy) repurchased the Contract any right to cancel the GAP would be McCoy's and they would receive the from McCoy Motors to cancel the GAP prior to their repurchase of the contract or any time until prior to last week. We would not cancel GAP protection without such a request as this could We believe that the vast majority if not all were McCoy's responsibility / right to cancel. In no instance did we get any request from the customer to cancel. In no case did we receive a request

Motors agrees to cover any shortages in advance. This would be collective of the group of titles, not individually in the event NextGear is willing for advance an amount over a buyback, for example, on a singular unit While AMAC would prefer to adhere strictly to the dealer agreement, we would make a concession and supply a guarantee of title to NextGear for buyback and floorplan titles if McCoy

From: Mccoy Motors < mccoymotors@live.com>

Date: Thu, May 17, 2018 at 2:40 PM

To: Russ Algood < russ@acemotoracceptance.com Subject: Re: Notice of Demand and default

cleared everything up. However, it took you a week to send the email confirming the Gap issue in writing. Then in less than 24 hours later you took it back, I'm not sure I can even trust you to release those titles to NextGear at this time, considering your behavior. At the time of our discussion the amount owed to you was \$108 minus the \$50k would of left \$58k, I had NextGear setup to send you \$48k for titles. So a \$10k check dropped off would of owes \$92,433.04

Mainly what you're owed money for is titles which you know, I can easily turn titles into cash, but you want to fight on everything

So once you stop sending emails giving credits then taking them away, we can talk

When you give me credit for those Gap contracts as required by the contract & law, I'll be happy to continue this conversation. But no "temporary credit". I want it in writing and signed

But right now I feel your in violation of the Gap agreement, which has been due to me a lot longer than your weekly statements. I'm done with this childish behavior

On May 17, 2018, at 1:15 PM, Russ Algood < russ@acemotoracceptance.com> wrote:

Sent from my iPhone

Rob

Original Proposed Workout:

Friday, 4/27/18 Summary totaled \$70,797.43 Dealer would cover all payments, floorplan transactions, missing title buybacks and buybacks AMAC possessed titles buybacks, since May 1st, amounts owed on floor plan etc. Even with a reduction of what is due today of \$50,000 related to the disputed GAP amount. McCoy Motors still have refused. In addition you have not paid any amounts related to customer payments collected by McCoy Motors on accounts owned by AMAC, amounts owed for Misty McCoy but she refused to discuss anything other than the 1 title she wanted to pick up which we had already agreed to. I offered to discuss it with you today, which you much, if anything, could be credited related to a GAP refund. We honored what we told you. However you did not pay the balance still due. We attempted to discuss this with Our agreement was that any GAP refund was in dispute and that you would pay any amounts owed over and above the disputed amount while we worked to resolve how

McCoy Motors did not provide payment until 5/01/18 and only paid \$29,814.19, shorting workout plan by \$40,983.24 McCoy Motors paid nothing additional until yesterday, May 16th, and only paid \$3,974.48 to payoff 1 floor planned vehicle

Attached Statements

4/25/18-\$74,025.37

5/16/18- \$142,433.04 (\$17,857.03 collected in customer payments on AMAC accounts by McCoy Motors 5/09/18-\$108,676.93 (\$15,811.50 collected in customer payments on AMAC accounts by McCoy Motors) 5/02/18-\$86,951.66 (\$16,079.67 collected in customer payments on AMAC accounts by McCoy Motors)

Total collected in customer payments on AMAC accounts by McCoy Motors between 4/26/18- 5/15/18= \$49,748.20

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When will you honor your word? Which since you lied obviously means nothing

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803-577-9779 cell Sincerely, Rob McCoy

This email was sent by Robin Milestone at 12:08pm on 5/15

McCoy Motors-

RE: Recent GAP cancellation request by the dealership and follow up to meeting between McCoy Motors and AMAC

titles never received by AMAC. outstanding amounts owed related to customer payments, floorplan or buybacks. In the event that any or all of the "carryover balance" were to be "credited" to McCoy Motors, AMAC would apply the credit first to buybacks processed related to Outstanding not a credit from AMAC nor and admission of wrongdoing by either party. The credit will not be applied specifically to any Motors. The last weekly statement as of 5/9/18 indicated McCoy Motors owed \$108,676.93. It was stated in the meeting, this in towards a permanent agreement related to GAP cancellations on contracts purchased by AMAC and later repurchased by McCoy AMAC has agreed to show a "Carryover Balance" on the Weekly statement in the amount of \$50,000 while the two parties work

to move forward with all other items owed per the Dealer Agreement including outstanding payments due, floorplan, buybacks to AMAC and McCoy Motors have agreed to seek more information, follow through on outstanding GAP cancellations and continue receive a title, etc.; McCoy Motors will keep current on other items owed

Thank you,

Please acknowledge or inquire of any misunderstandings.

Robin Milestone Customer Service

Ace Motor Acceptance Corporation

p: 704-882-7100 ext 7163

Russ Algood
Chief Executive Officer

f: 704-200-9221

e: rmilestone@myamac.com

Please read the attached Notice and contact Robin Milestone when you are finished. Subject: Notice of Demand and Default To: Mccay Motors; Rabin Milestone Sent: Wednesday, May 16, 2018 3:08 PM From: Eric Cogswell < ecogswell@acemotoracceptance.com>

Eric Cogswell Risk Manager Ace Motor Acceptance Corporation

ecogswell@myamac.com

p: 704-882-7100 ext 7146 f: 704-625-7542

<5.15.ace.email.doox>

<revised.5.16.pdf> <5.16.wekly.statement.pdf>

<McCoy Motors Default and Demand 5-16-2018,pdf>

<MCCOY MOTORS LLC (8251)-2018-05-16-REV1,pdf>

< Mccoy Motors Accelerated Floorplan 5-16-2018,pdf>

<McCoy Outstanding Titles.pdf>

Case 18-03036 Doc 16 Filed 07/17/18 Entered 07/17/18 19:17:42 Desc Main Document Page 72 of 93



<McCoy Workout Summary 4.27.18 (1).pdf>
<MCCOY MOTORS LLC (8251)-2018-04-25 (1).pdf>
<MCCOY MOTORS LLC (8251)-2018-05-02 (2).pdf>
<MCCOY MOTORS LLC (8251)-2018-05-09.pdf>
<MCCOY MOTORS LLC (8251)-2018-05-16-REV1.pdf>
<MCCOY MOTORS LLC (8251)-2018-05-16-REV1.pdf>

Ace Motor Acceptance Corporation

p: 704-882-7165 m:704-904-5829 f: 704-882-5847 e: <u>russ@myamac.com</u>





# BHPH IN A BOXTM PROGRAM

AMAC'S BHPH in a Box™ Program is great for both qualified new and seasoned BHPH Dealers looking to increase cash flow and retain control of their business

# **Basic Outline/Benefits:**

- ✓ Access to capital from \$250k-\$3MM
- ✓ Advance Rates: 40-60% of Principal Amount Financed
- ✓ Funding for both Receivables and Inventory
- ✓ Collections: You collect or we collect
- ✓ Approve your own loans
- ✓ Great for point of sale and existing loans
- ✓ Cash flow from every payment
- ✓ Don't need to leverage entire portfolio
- ✓ Reports Package to help run your business
- ✓ Insurance tracking free of charge
- ✓ No lien on your property
- ✓ Qualify for large tax advantage using AMAC as your Related Finance Company\*\*\*

\*\*\* See a qualified CPA to determine if you would qualify



704-882-7100 EXT 7509

Ace Motor Acceptance Corporation 111 Cupped Oak Drive, STE F Matthews, NC 28104

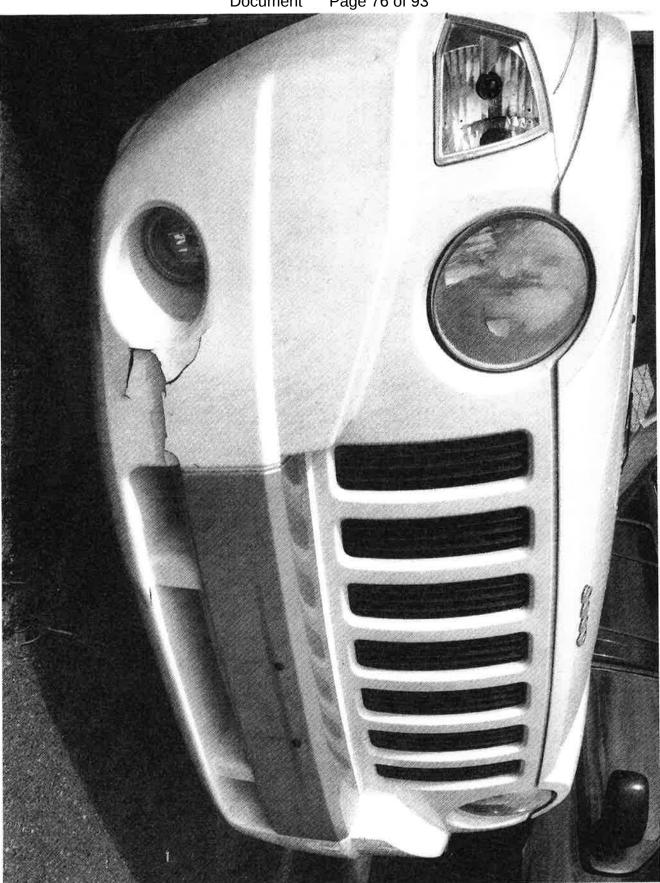
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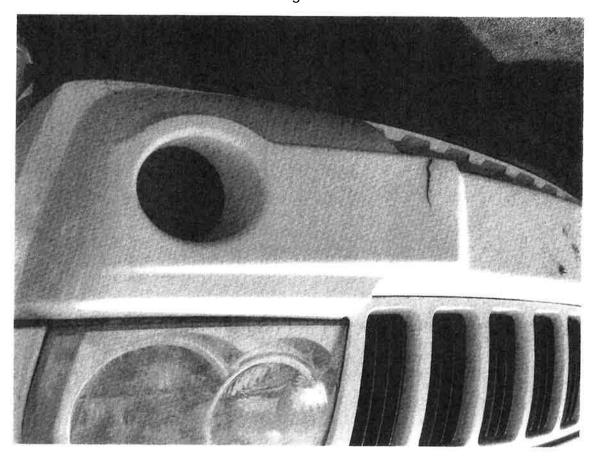




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Case 18-03036 Doc 16 Filed 07/17/18 Entered 07/17/18 19:17:42 Desc Main Document Page 77 of 93









Document

**₽**age 79 of 93

\$20328 (MODIFIED)



VEHICLE ID NUMBER 2C3KA53G16H281889

VEHICLE BRAND(S)

BODY STYLE DATE ISSUED

YEAR MAKE MOU

MODEL

NEW/USE

Ø3-28-2017

ODOMETER

WEIGHT 3651

TITLE NUMBE 770960327391

EXEMPT

FULL NAME OF OWNER(S)

CUSTOMER NUMBER:

FIRST LIENHOLDER

AMAC 111 CUPPED CAE DR STE F MAITHENS NC 281848823 DATE OF LIEN 03/17/201

SECOND LIENHOLDER
MCCOY MOTORS LLC
3506 HIGHWAY 51 N
ENT OF THE SC 297158351
ENT OF THE SC 297158351

IST DEN PETEASED 4

2ND LIEN RELEASED 1 213

AUTHORIZEDACEND

THE SOUTH CAROLINA DEPARTMENT OF MOTOR VEHICLES HEREBY CERTIFIES THAT THE PERSON HEREBY REGISTERED BY THIS DEPARTMENT AS THE LAWFUL OWNER OF THE VEHICLE DESCRIBED SUBJECT TO TO THE VEHICLE DESCRIBED SUBJECT TO TO

KEVIN A SHWEDO EXECUTIVE DIRECTOR

HENRY MOMASTER GOVERNOR

049195838

EXHIBIT







Ace Motor Acceptance Corp. (AMAC) specializes in providing capital to BHPH dealers. We understand what it takes to grow your business. Our BHPH in a Box<sup>™</sup> program not only provides funding for contracts it also has a floorplan line of credit to purchase inventory. BHPH in a Box<sup>™</sup> was designed to create positive cash flow and allow you to retain control of the sales process. This allows you to keep your customer relationship after the sale to increase repeat and referral business. Instead of selling off your portfolio or doing an expensive payment stream, AMAC has a better alternative that allows you to retain the equity in your business. We approve the dealer not your retail customer.

#### How it works:



#### Sell the car

- You approve the customer
- You structure the loan
- You choose the deals you want to send to AMAC
- Send Document and Stips to AMAC for Funding



# Upfront Cashflow

- AMAC advance designed to get you out of the inventory cost upfront
- Cash for both seasoned and point of sale loans



### Backend Cashflow

- Cashflow from every payment
- You collect or we collect-either way customer can make payments at the lot



# Additional Services Included

- Floorplan Line of Credit
- Reports Package to help run your business
- Insurance Tracking with Verifcato

Acemotoracceptance.com 704-882-7100 ext. 7509

Case 18-03036 Doc 16 Filed 07/17/18 Entered 07/17/18 19:17:42 Desc Main VISITING DEALERS - AMAC Document Page 81 of 93

f S CALL US: 704-882-7100 (tel:704-882-7100)

(https://mpx/https://dulodugourdecontrol@A8ddpthha844)13124435)



(https://acemotoracceptance.com/)

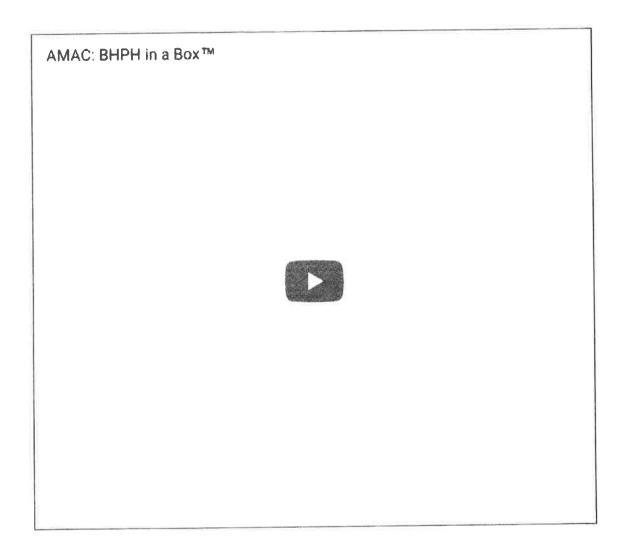
HOME (HTTPS://ACEMOTORACCEPTANCE.COM) ▶ VISITING DEALERS

Make a

Payment (https://acemotoracceptance.com/make-a-payment/)

# The BHPH in a Box™ Program

Our BHPH in a Box<sup>TM</sup> program not only provides funding for contracts, it also has floorplan lines of credit to purchase inventory. BHPH in a Box<sup>TM</sup> was designed to create positive cash flow and allow you to retain control of the sales process. This allows you to keep your customer relationship after the sale to increase repeat and referral business, instead of selling off your portfolio or doing an expensive payment stream. AMAC has a better alternative that allows you to retain the equity in your business. We approve the dealer not your retail customer.





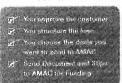
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#### HOW IT WORKS:

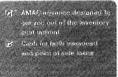


Sell the car





Upfront Cashflow





Backend Cashflow





Additional Services Included

St. Secretari Unit of Credit

St. Secretari Unit of Credit

St. Secretari United to Ently

from York Institutes with

Vertication

How does our BHPH in a Box™ Program compare to other financing options?



# To find out more information about our BHPH in a Box™ program, contact us below.

Please call 704-882-7100 ext.7509 - Or fill out the form below to get a call back.

Please complete the entire form before submitting

#### DEALERSHIP NAME

Enter your Dealership Name

#### FIRST NAME

Enter your first name

Enter your last name	
EMAIL	
Type your email address	
Type your cell phone number	
Type your cent provide named.	
BUSINESS PHONE	
Type your business phone number	
ADDRESS	
Street address here	
City	
City	
STATE	
State	
ZIP CODE	
Zip Code	
HOW DID YOU HEAR ABOUT US?	
Select One	<b>\</b>
OTHER	
We would love to know how you found us!	
SUBJECT	
Enter a subject for your message	
Write your message	

LAST NAME

Send message



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(http://www.theciada.com/)



(http://www.fiada.com/)



(https://giada.org/)



(https://msiada.org/)



(http://www.niada.com/)



(http://www.bhphinfo.com/)



(http://www.tniada.com/)



(http://www.txiada.org/)



Symbol of Quality (http://www.viada.org/)



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CONSUMER F.A.Q.

(https://acemotoracceptance.com/consumer-faq/)

MAKE A PAYMENT

(https://acemotoracceptance.com/make-a-

payment/)

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us/)

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(https://acemotoracceptance.com/visiting-dealers/)

NEWS (https://acemotoracceptance.com/news/)

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**EXISTING DEALERS** 

(https://acemotoracceptance.com/existing-

dealers/)

PRIVACY POLICY

(https://acemotoracceptance.com/privacy-policy/)

DEALER F.A.Q.

(https://acemotoracceptance.com/dealer-f-a-q/)

**GET IN TOUCH** 

T (704) 882-7100

Email: info@myamac.com (mailto:info@myamac.com?Subject=Amac Site)

Ace Motor Acceptance Corporation

111 Cupped Oak Dr #F, Matthews, NC 28104, US

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(https://www.google.com/maps/place/Ace+Motor+Acceptance+Corp/@35.0954927,-80.6689065,15z/data=! 4m5!3m4!1s0x0:0x8bb5e5af1b5ec46!8m2!3d35.0954927!4d-80.6689065)

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(https://acemotoracceptance.com)

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#### Search Results



Records Found: 36 Search Type: Starting Search Criteria: Amac

Search Time: 7/8/2018 12:17 PM Search Again

Entity Name	•		
Sos Id	Date Formed	Status	Туре
Amac, Inc.			
0498141	6/24/1999	Admin. Dissolved	Business Corporation
Amaca, Inc.			
0003333	9/5/1979	Auto Dissolve	Business Corporation
AM Academy			
1084141	2/13/2009	Current - Active	Non - Profit Corporation
AMACAR Ca	yman, Inc.	**** - *******************************	
0649005	10/11/2002	Current - Active	Business Corporation
AMACAR CP	O, Inc.		
0578813	1/26/2001	Withdrawn	Business Corporation
AMACAR EF	, Inc.		
0587686	4/11/2001	Current - Active	Business Corporation
AMACAR EC	UITY INVESTMENTS, IN	C,	
0520897	2/18/2000	Withdrawn	Business Corporation
Amacar Exch	ange Corp.		
0613194	12/13/2001	Withdrawn	Business Corporation
AMACAR GF	, Inc.		
0548031	5/9/2000	Current - Active	Business Corporation
AMACAR GF	ROUP, L.L.C.		
0369141	5/5/1995	Current - Active	Limited Liability Company
Amacar Hold	ing Corp.	T. W. W. B. H. H. B.	
0613221	12/13/2001	Withdrawn	Business Corporation
AMACAR IN	VESTMENTS, LLC		
0380313	10/18/1995	Current - Active	Limited Liability Company
AMACAR No	orthwest, Inc.	100000000000000000000000000000000000000	
0677363	6/2/2003	Withdrawn	Business Corporation

Entity Name	•		
Sos Id	Date Formed	Status	Туре
Belladonna`s	, Inc.		
	lina Corporation		
0022613	12/27/1978	Multiple	Business Corporation
AMACAR PA	CIFIC CORP.		
0470913	9/17/1998	Current - Active	Business Corporation
	Inc.  AL NAME(S)  & Trucking Inc.		
1640127	11/28/2017	Current - Active	Business Corporation
A. MacArthur	LLC		
1696157	4/26/2018	Current - Active	Limited Liability Company
AMAC Broke	r Services, Inc.		
1517310	5/16/2016	Current - Active	Business Corporation
A Maccheron	ne LLC		
1465419	8/24/2015	Admin. Dissolved	Limited Liability Company
AMACCO, L.	L.C.		
0498142	6/24/1999	Admin. Dissolved	Limited Liability Company
A & M ACCC	DUNTING, INC.		
0706950	1/15/2004	Multiple	Business Corporation
AMACG LLC			
0826211	2/3/2006	Dissolved	Limited Liability Company
AMACHER E	BROS. CONSTRUCTION	CO.	
0436645	9/4/1997	Revoked	Business Corporation
Amac I Hunte	ers Point, LLC		
1315390	4/30/2013	Withdrawn	Limited Liability Company
AMAC INSU	RANCE SERVICES, INC.		
<b>AMAC INSU</b> 0376292	RANCE SERVICES, INC. 8/24/1995	Multiple	Business Corporation
0376292			Business Corporation

Entity Name			
Sos Id	Date Formed	Status	Туре
0343191	4/21/1994	Multiple	Business Corporation
AMA Coin Sh	op LLC		
1311719	4/9/2013	Admin. Dissolved	Limited Liability Company
Ama Controls	, Inc. *		1
0171212	7/25/1985	Admin, Dissolved	Business Corporation
Amacon Unde	erground Replacements Ir	1C	
1437691	4/6/2015	Current - Active	Business Corporation
AMA Cox & A	ssociates Inc.		
0863914	8/29/2006	Current - Active	Business Corporation
AMAC Proper	ties, LLC	1 111 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
0717648	3/23/2004	Admin. Dissolved	Limited Liability Company
(S) AMAC Proper	ty's LLC		
0707157	8/26/2005		
AMAC Proper		Current - Active	Business Corporation
PREV LEGA (S) AMAC Proper	L NAME		
C707157	1/16/2004	Converted	Limited Liability Company
A.M. Acquisition	on Corp.		
0228260	5/13/1988	Merged	Business Corporation
AMACS, INC.	11 - 111		
0377825	9/14/1995	Multiple	Business Corporation
A-mac Service	es LLC		

# Assumed Business Name Search Results

Records Found: 5 Search Criteria: Amac

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Camacho's Renewal & Construction SosID: 1694761

CHICAMACOMICO RENTALS SosID: 1689845

GLAM-O-RAMA CLEANERS & LAUNDRYMAT SosiD: 1656812

Signarama Charlotte SosID: 1655662

Tacos Mama Chava SosID: 1706290